Nicholas Van Sickels: [00:00:01] All right. Good afternoon. My name is Dr. Nicholas Van Sickels. I am the chief medical officer at CrescentCare or a federally qualified health center here in New Orleans, Louisiana. We're doing a daily podcast to really discuss some of the issues, intricacies around the COVID-19 pandemic, how it affects our community, how it affects our clients, our patients, and how it affects many of you who are listening in today. I am really lucky to have Megan Coleman, working here. She is a wonderful colleague of mine. She is a social worker by training. And she helped so many of us navigate the complicated web web of our insurance system and benefits that exist to people in our country who come to our agency or who are seeking help for their health or for their overall wellness. Let her introduce herself for a quick I'll answer some questions and then we'll get to some questions with Megan. So, Megan, please tell us who you are.

Megan Coleman-Waktin: [00:00:54] Hello, my name is Megan CW. I have, for the past six years or so, I've been working for CrescentCare, primarily as a benefits counselor. So I help people access public and private benefits, insurance, SNAP's Social Security, that type of thing. And so I just came in today to do the best that I can to give a little bit of information about some resources that might be available for individuals who've recently faced a loss of income due to COVID-19.

Nicholas Van Sickels: [00:01:25] Well, thank you, Megan, and we'll get back to that. I want to first start by going through some of the questions and then I really want to spend some time with you. I think even if you don't have all the answers right now, we know some might be coming and we might actually even have you back on. And we're going to look at having some of our legal services folks back on to help answer some of the questions as these new bills that are coming through Congress come out.

Nicholas Van Sickels: [00:01:45] But let's start with some questions. So I got a few good ones. I know we had a couple days break.

Nicholas Van Sickels: [00:01:51] One was about can COVID be transmitted through food?
So, I mean, theoretically, it can be transmitted through anything that people touch. You know, if you sneeze on your hands and, you know, rub it all over something, it could transmit it. If you sneeze into food, things like that. That being said, I mean, as long as people are practicing good hand hygiene—I know a lot of folks in our restaurant industry are really still struggling to try to keep their businesses open and are encouraging people to, if they can, get takeout ... as long as they are using good hand hygiene and being safe. You know, I would encourage you to still support our local businesses. It's not the most efficient way to transmit the virus; the most efficient way is through you coughing, sneezing, and being in proximity to somebody else. So, yes, it's theoretically possible, but, you know, it's not a reason not to support your local businesses.

Nicholas Van Sickels: I got another question about working in the hospital and in general about living with HIV and COVID-19.

Nicholas Van Sickels: So to date, you know, we don't have a ton of data on this. But, you know, in of itself, living with HIV is not an independent risk factor for somebody to have worse outcomes because of COVID-19. Now, my full disclaimer is I don't have all the data yet, but right now we have not seen that. We've seen worse outcomes in people over the age of 60, over the age of 70. So the elder extreme of ages. We've seen worse outcomes with certain underlying medical conditions, certainly in people who have maybe uncontrolled diabetes or heart disease, specifically also in certain people with cancer. But these numbers are very small. You know, we're just looking at looking back at seeing who might have been more affected as we've had more cases in the U.S. We will learn more about it. But right now, you know, as long as people are living with HIV who are living with HIV or taking their medications, are undetectable or in touch with their provider, they really don't treat them as an independent group. I treat them like everybody else. And I look at the risk factors that I know, which are mainly age and uncontrolled heart disease or diabetes, perhaps cancer, depending on where you are. And, you know, not all cancers are alike.

Nicholas Van Sickels: Another question about Sunday testing. The city is doing testing. I believe they're still going to be doing it through the weekend. They have
three sites. Two are in Orleans Parish near the Mahalia Jackson Theater and the Lakefront Arena and one by Westwego. I would encourage everybody to go to NOLAready.com. That's where the testing sites are and what the hours are. And they're updating it on our pretty regular basis. And they have the guidelines for for for testing. You know, who they're gonna test. Right now, most people are testing based on fever and CrescentCare. We test based on fever. Or if you've had fever in the last two days, you know, we know that people might not have access to a thermometer or they might have taken some Tylenol to help treat their fever. We also require you know, it's that plus one other symptom, either cough or shortness of breath or a sore throat. One thing I do want addressed has been some attention about lack of sense of smell or taste with COVID-19. Currently, there's not a recommendation to test people just on those symptoms alone. But I thought I would put that in since it's new.

Nicholas Van Sickels: [00:05:02] Are we screening patients for COVID-19 before they enter our buildings? Yes, we are. We screened both of our buildings were only doing testing for COVID-19 during the weekday from about 9-4 on Monday through Friday. But we screen everybody who comes into our building and we have converted to mainly televisit so that we can limit the traffic in and out of our buildings. The reason for this is that we should practice what we preach, right? So we're we're doing the same thing with social distancing.

Nicholas Van Sickels: [00:05:27] A couple of questions about asthma. Yes, it's it's fine to do your normal practices; I would say, if you have a routine that you use for your asthma, keep it up. There's really no reason to change it.

Nicholas Van Sickels: [00:05:40] And then one about we've been at home for 14 days, no outside contact, no symptoms should we use doing to constantly spray with Lysol wiping down with Clorox wipes?

Nicholas Van Sickels: [00:05:55] That's a great question. You know, like ideally in a perfect world, if everybody stayed home and was kept their own home unit and there weren't other social consequences of that, which is why we have Megan here today. You know, theoretically, yeah. I mean, I know there wouldn't be a ton of other germs entering the household, but, you know, we go outside, we touch things. We don't realize
we have other exposures, so we might not think about. I would encourage this time not to go too overboard on cleaning, but to keep the high touch surfaces clean; that's the ones that the CDC recommends. And they have a really good page on their website that goes over kinds of specific high-touch surfaces. Your smartphone and how to clean your smartphone properly. The, you know, doorknobs to the main entrances to bathrooms and maybe the front and back door. Things like that. That way you don't go through all your wipes and you're not cleaning all the time and worried about cleaning all the time.

Nicholas Van Sickels: [00:06:56] A question about quarantine.

[00:06:57] So, yeah, right now, the quarantine recommendation, if somebody's been exposed to COVID-19, is 14 days. After that time, most everybody will not be spreading it if they don't show symptoms. So I think it would be safe to have somebody come visit after that period. That being said, you know, right now we're seeing so much COVID-19 in our communities, especially here in New Orleans. You know, it's hard to say if that one exposure is the only exposure, because in the next two weeks, you know, I am a health care worker. I could have an exposure today, but I might have multiple other ones that I didn't know about. Certainly we're trying to limit that. And that's why we're doing mainly telehealth visits and we have special teams for our COVID-19 screening. But yes, 14 days are generally pretty safe from exposure. But know that given the ongoing spread of COVID-19 or communities, until we get it under control, it's hard to really control for all the exposures that could happen in between that time.

Nicholas Van Sickels: [00:07:50] So those are the questions that I have for today. And I know we have a couple more and we'll address some more tomorrow. But I want to spend some time with Megan. So, Megan, if you can't just throw your name in there again real quick. Megan CW, basically what you do and then let's get to some fun questions, right?

Megan Coleman-Waktin: [00:08:06] Ok. So, Megan CW, and I am the benefits counselor and I really enjoy being able to help people with questions about public benefits.
Nicholas Van Sickels: [00:08:15] All right. Well, thank you. And I think right now I've gotten a lot of feedback from a lot of patients and a lot of clients that, you know, in addition to being worried about COVID-19 is as a disease. And whether or not they have it, I think they're anxious about that and they're anxious about their future money, income, providing for themselves food. And what do we start with? Food. You had been talking me a little bit about SNAP program. Can you talk a little bit about what the SNAP program is and then what might be coming or changing due to COVID-19?

Megan Coleman-Waktin: [00:08:46] Ok, sure. So SNAP is the Supplemental Nutrition Assistance Program. It's a federal food program that's administered at the state level. Basically, the goal is for individuals who have a period of low income. The goal is that SNAP helps them meet their nutrition requirements for the month. So the idea is that SNAP is a supplemental benefit. It's not really enough to feed somebody or a family for an entire month, but it does help them meet their nutrition needs as of today.

Megan Coleman-Waktin: [00:09:21] Snap there's no disaster snap benefit, specifically, for people impacted by COVID how ever if somebody has had a loss of income that might qualify them for SNAP, they should definitely apply. Of course, any financial assistance people can get in these hard times can be really helpful for a household of one, the income level from the first snap is right around twelve hundred bucks a month. So if maybe it's 13, it's right around that amount. So if somebody has had a loss of job or reduction in their income, that might qualify them; they're encouraged to apply. Folks have a few options for applying at the moment. DCFS, which is the state agency that administers the program, doesn't recommend that people try and apply for SNAP in-person at their offices, of course. They can apply online at ddfs.la.gov/getsnap for information. An individual can also text text getsnap. That's GETSNAP, without any spaces, to 898211. Or they can call the SNAP Call Center for Assistance. As you can imagine, the system's busy right now so an individual can expect to wait on hold, but they can apply by phone and a phone number to do that is 888-524-3578.

Nicholas Van Sickels: [00:10:55] That's great, Megan. And we can put those links on our website. I'll get our our webmaster to make sure we get a little list from you of all these helpful links. I know we've put a lot of links already, so I'll make sure all this is on there, too. I'm glad you brought up the wait time. And I think that some when I just keep
revisiting. What should people do? I mean, the feedback I got is they don't know how to start or people might not have encountered this before. Maybe they were able to provide for their families and didn't need assistance. But the income loss from COVID-19 is going to push some into that category. I mean, what should they do if they can't get through and they've waited for 45 minutes a day? Just keep trying every day. Is that the best advice for right now?

**Megan Coleman-Waktin:** [00:11:35] So the wonderful thing about a lot of public benefit programs is that there is an option to apply online for individuals who are capable of managing that. Okay. So in order to do an online application for SNAP benefits, an individual does need to have an email address that they have access to. So they will go to the website, create an account like we're all kind of used to doing and then they'll get a verification email and respond to that. That'll allow them access to the system where they can apply directly. So for folks who are capable of doing that, that's a wonderful option, probably the best option. Once you finish an application, sometimes you can also get a sense of whether or not proofs might be required and if so, where to submit them.

**Megan Coleman-Waktin:** [00:12:18] For individuals who are not able to help themselves online, unfortunately calling in is really going to be their only application option unless they can identify a community service provider who is still able to assist with applications right now. Unfortunately, a lot of service providers' offices are closed for public access, so that's putting a little bit of a monkey wrench into the situation.

**Nicholas Van Sickels:** [00:12:48] No, thank you know, I think it's just good. I know it's tough to be persistent with all the stress that's going on, but it's good to just have that as a you know, you're not alone. Keep trying. I think that is the process. It's frustrating, but it's, I think, best to be honest about what it might be. So people aren't ... they know what they're getting into, I guess ... when they go into that phone call, they might not get an answer for a little while just to keep trying and to try and use the web if they have anyone, they can get a resource for. You know, one thing we talked about was, is there any hope for SNAP program to get benefits because of COVID-19, from some of these bills in the federal government? Or is this just something that we should tell people that,
you know, if you have a loss of income, that that will bump you into the category or what is going on, maybe on a federal or state level for for SNAP?

Megan Coleman-Waktin: [00:13:37] So it's not exactly clear what's going to happen with SNAP as a result of the family's first coronavirus response act.

Megan Coleman-Waktin: [00:13:46] What DCFS has told us is that if information becomes available about whether or not there's additional resources, maybe for the larger benefits or benefits for more people or whatever, that they'll make that information available on their website as of right now. There has been an act signed and it looks like what's going to happen is that there will be additional nutritional resources available for folks through existing federal food programs. But I don't I don't know specifically how much money is available and where it's being administered through.

Nicholas Van Sickels: [00:14:22] Okay. No, that's fine.No, I think a lot of us are still we're watching some of these bills that have passed and still trying to figure out the details of how they're gonna be administered and who is really getting the money on them. And certainly it's been a lot of discussion about that. But right now, I think it sounds like your best advice would be just to please, if you've experienced loss of income and you worry about food insecurity, go ahead and start and apply.

Megan Coleman-Waktin: [00:14:44] Absolutely. And I got a better number. So for a family of one, the gross income requirements, this is before taxes is $1354 a month. And they they do consider some deductions. So if you're close to that amount, go and apply, see what happens. Always give the state the opportunity to make the eligibility determination. You know, don't just look at the number and assume that you won't qualify. It's always worth a shot.

Nicholas Van Sickels: [00:15:08] No, it's good. No, we can't. We can put that on the website, too. I'm sure that they have it on their website to watch our script. You know, you mentioned we were talking about, you know, food insecurity and how that is weighing into loss of income. And that's usually from a loss of of work. And we know in New Orleans, we see a lot of people lose their jobs because of all the businesses closing down, which is why I really wanted to emphasize if if you're able to support local
businesses, I wouldn't worry about getting takeout for COVID-19. I know a lot of them are working very hard.

Nicholas Van Sickels: [00:15:38] What can people do for unemployment? What is what are the options now? What are the options that you might have heard about that are coming down the pipe, if anything? And how do people navigate that? It's another day I've gotten feedback about as I tried to apply for unemployment. I don't know where to start. I don't know how to get a hold of anyone. I'm frustrated and at a loss.

Megan Coleman-Waktin: [00:15:56] Okay. Sure. So there is an employment, an unemployment insurance program in Louisiana. Individuals have a few options for applying. It's provided through the Louisiana Workforce Commission. If folks want to file for unemployment because they've had a loss of income through no fault of their own, there's a couple of ways to do it.

Megan Coleman-Waktin: [00:16:23] They can also call the call center or they can try and file their unemployment claim online. The Workforce Commission is differentiating currently between claims pertaining to loss of income due to COVID-19 and just regular unemployment claims. So if somebody has had a reduction in income specifically due to covered, they're going to ask you whether that's happened and you're going to want to say yes to that. There are special rules right now pertaining claims involving individuals who've lost income due to COVID-19.

Megan Coleman-Waktin: [00:16:57] So like, for example, on a standard unemployment claim, an individual has to continue to seek work while they're filing their weekly benefits and they have to provide certification on a weekly basis that they're doing that. As of right now, the work search requirements for unemployment claims pertaining to COVID-19 are waived. There's also with standard unemployment claims that there is a waiting period for benefits. Individuals, once they filed the claim, there's there's kind of a week that they have to wait before they're able to access benefits if their claim is approved for cases pertaining to COVID-19, that weekly waiting period is waived right now. So this is the guidance specifically from the Workforce Commission pertaining to cases that involve Coronavirus, either your work hours have been reduced because of a lack of work due to Coronavirus, your workplace closes temporarily and you're not being
paid or you've been instructed not to go to work and are not being paid while at home. So if your situation meets any of those conditions, you might consider filing for unemployment benefits.

**Megan Coleman-Waktin:** [00:18:07] The minimum unemployment benefit from what I believe right now is $10 a week. The maximum amount person can qualify for is two hundred and forty seven dollars a week. And it's based on earnings from the past. So not what they were earning at the point in which they lost their income, but earning from a couple quarters ago.

**Nicholas Van Sickels:** [00:18:29] What's the usual turnaround time they might expect for a decision?

**Megan Coleman-Waktin:** [00:18:38] That's a good question. And I really can't answer directly. The Workforce Commission has done some stuff to kind of be able to respond to the increased need for this benefit right now. They've expanded their call center hours. They're open right now for medium to 7:00 p.m. there. They've also pulled staff from other programs that were client-facing, programs that are not currently seeing clients because of the safety risk, to process unemployment claims that they have put a little bit of extra manpower behind this. In the past, when I'd had assisted individuals with unemployment claims, sometimes it could take a couple of weeks for a claim to be certified. And there were things that would occasionally hang up a claim like if the Workforce Commission reached out to previous employer and the employer was non-responsive or something like that. In terms of claims pertaining to COVID-19, I don't know whether the same type of barriers exist, whether these claims are able to be processed more quickly or whether things are actually moving more slowly because of the increased number of claims. So I really don't know.

**Nicholas Van Sickels:** [00:19:44] Well, it's something we can keep a watch on, I think, as you do your work here with us and work their eligibility staff. We might use as we work through the process and talk to more people who are unfortunately experiencing this loss and might be filing for this benefit. We might get a better sense from the agencies and from the clients about the duration of time it's taking. This kind of a silly question, but can people apply for more than one benefit? Can they apply for
unemployment and for SNAP and for ...? How does it work for people who are obviously ill? You know, $200 a week is not going to suffice for most people living in New Orleans, certainly for rent, that's not including food and all the other things you need to live. Can you apply for more than one of these services and how does that work?

Megan Coleman-Waktin: [00:20:26] Sure. So it depends on what type on what types of benefits. Some benefits programs play well together better than others. So for example, if an individual wants to access SNAP and unemployment and they're eligible for both. That's great. That works just fine. If an individual is accessing Medicaid, unemployment, and SNAP, those things work well together. Where it gets sticky. Excuse me. Where it gets tricky is when an individual is trying to claim that they are eligible for a disability benefit and they're also trying to claim unemployment. The reason is that unemployment requires you to certify that you are able to show up to work and willing to show up to work in a given week in any week that you're claiming benefits. Social Security or other types of disability benefits require the individual to be unable to work due to a medical disability. So those ones can kind of cancel each other out.

Nicholas Van Sickels: [00:21:23] So how that's that's a really nice way of explaining it. It's easy for me to understand especially. So it sounds like, you know, if if you're able to work and you just aren't able work due to COVID-19 and you've lost your job or really for any reason. But specifically, of course, we're focusing a little more on this pandemic. There's a few services maybe you'll be able to you based on your ability to work, but not be able to get that work right now versus somebody who's going to the disability process totally separate. I'm restating what you said, but it just kind of good for me and maybe for people to hear again.

Megan Coleman-Waktin: [00:21:53] How how does one find out that information, what pathway to go? What are the were the ways people can navigate that? Obviously, I think that's that's kind of your job and what the eligibility specialists do. What do people have in terms of like a question bank or a person they can reach out to, to somebody at at DCFS ... is somebody able to guide them through their full spectrum of potential benefits due to job loss?
Megan Coleman-Waktin: [00:22:15] Oh, man, that is such a good question. I actually don't know of many professional benefits counselors, unfortunately, because I feel like it's such a valuable service. But we are a little bit few and far between. But I will search for resources. And if I find something that's available that would be helpful, definitely give it to you to put on the website. Know the degree. Generally, though, if an individual is facing a medical disability and is thinking about applying for a disability program, either, you know, maybe they have a disability insurance policy through their work or they're thinking about applying for Social Security. Generally, those folks are not a good fit for unemployment. If an individual doesn't have a medical issue that's preventing them from work, then and they've been working up until recently then unemployment might be a good option.

Nicholas Van Sickels: [00:23:05] That's great. And I think I want to echo the work you all do here for the clients of CrescentCare; our eligibility specialists do fill that role; they do help people navigate what they might be eligible for, help them apply with things, apply for things they are able to apply for by phone or online for services for people live with HIV. There's some documents we need to do city. The one part we can't do and help them with right now is is the Medicaid app. And that's something you mention I want to talk about a little bit as insurance access. So, you know, right now, I'm sure along with income loss, along with perhaps insurance as an employer comes loss of access to health care services. So what are people who have experienced income loss and job loss? What options do they have for insurance? And right now, the state of Louisiana, we do have Medicaid expansion. So it goes up one hundred thirty eight percent of the federal poverty level. How can people apply for access to insurance in this case, mainly Medicaid.

Megan Coleman-Waktin: [00:23:58] I would be happy to provide that information. Before we move on. Is it should I give the number for filing unemployment claims? Yes, please. OK. So there is a call center if folks want to try to do it again by phone. Again, you're going to expect to wait. I think that the state offices are doing the best that they can to meet the individuals, the needs of individuals who are calling in. It's it's going to be an active patient. Everybody's patience is being tested at this moment. And if nothing else like this is all a massive test of patients. OK, so the phone number for the workforce commission to file an unemployment claim is 8 6 6 7 8 3 5 5, 6, 7. And again,
you can self-serve online. Louisiana works dot net slash higher HIV. So, yeah, either that that call center eight six six seventy three, fifty five, sixty seven or Louisiana works dot net slash higher for unemployment. OK. So in terms of medical insurance, there are a couple of options available. Not everybody has a couple of options, but we'll kind of talk through that. If somebody was covered through an employer sponsored plan and lost their insurance, they might be eligible to buy Cobra, which is basically a continuation of their employer sponsored coverage.

**Megan Coleman-Waktin:** [00:25:24] The tricky thing about COBRA is that it applies. I mean, it's available specifically to people who have lost their employment, but it can be very expensive. Sure. Yeah. So it's tough when you've lost your job. Right. So it's kind of a weird benefit in that way. I think when it works, sometimes it can be a wonderful benefit because sometimes that employer sponsored coverage covers a lot of things and, you know, gives individuals access to all the health care providers that they prefer. But it can be prohibitively expensive. So that's always something to look into. If you had employer sponsored coverage and you've recently lost your job, if you meet the income requirements for Medicaid in Louisiana, that can be another really great option. Louisiana was a state that expanded Medicaid coverage. So for individuals who are between 19 and 64 and they meet the income requirement, that's basically all they need to do in order to be Medicaid eligible. The doctor, Nick, mentioned that the eligibility limit is 138% of the federal poverty limit. So for an individual monthly, that's just over fourteen hundred dollars. So if you've had a loss of income and it puts you under that fourteen hundred dollar limit and you're looking for health coverage, Medicaid is a good option. OK.

**Megan Coleman-Waktin:** [00:26:46] So up until the last couple of weeks, individuals were able to access Medicaid applications either by doing them online; Medicaid has a self-service portal that individuals can access on their own, or by calling an 800 number, which I'll provide, or by going into an application center. So there are community partners throughout the state who are able to offer face to face Medicaid application assistance. Since we've gone to kind of a remote way of working. A lot of the application centers are not able to provide that assistance right now for the protection of the public. Medicaid has really strict privacy standards. So if it if an application center employee is working out of their home, they're not allowed to take a Medicaid
application anymore. So the options are a little bit reduced. Individuals can apply for Louisiana Medicaid online through the self-service portal or they can call Medicaid directly.

[00:27:46] And the phone number to do that is 888-342-6207; again, if somebody is trying to access this benefit right now, they would probably expect a wait. But it's worthwhile.

[00:28:02] What do people need to have when they file for Medicaid? So say I was working and I lost my job all of a sudden and my income was definitely below requirement. What do I need to show to Medicaid to prove that I qualify for that benefit? What should people have ready?

**Megan Coleman-Waktin:** [00:28:15] Sure. So generally, if somebody has had a loss of income. Well, let me let me back up. Medicaid does a lot of income verification stuff on the back end. So they have access to computer systems to verify what somebody's recent income might be. So if what the individual alleges when they apply for Medicaid kind of like matches what the computer says, sometimes the application is just automatically provisionally approved and they're not asked to certify.

**Megan Coleman-Waktin:** [00:28:46] Other times, whatever the computer picks up ends up requiring the individual to provide some sort of certification. So if let's say the person saying they don't have any income, but the computer saw that just three weeks ago, there was work income. In that case, they might ask the individual to provide the last 90 days worth of income approved. So like check stubs or something like that, a letter from the employer, they might ask the individual to give some sort of documentation that they've lost their employment. So a pink slip or sometimes if like we've had cases where a pink slip wasn't available in their relationship with the employer, it was a little bit contentious. OK, so the individual is able to handwrite a letter to Medicaid explaining the situation. You know, I lost my job on this date. I'm not able to access a pink slip for this reason. My last day of earning was this and these are my last check stubs.

**Megan Coleman-Waktin:** [00:29:40] So it really depends. From my experience, Medicaid has been pretty flexible about the proof. So they'll take it as long as you
communicate with them, you can usually get a good idea about what document can be submitted as a substitution for another document. If it's something that they need that's difficult to get their hands on. But there are plenty of cases in which a Medicaid application is just certified as soon as the information is entered. Sometimes it happens really quick and there's no follow up documentation required.

**Nicholas Van Sickels: [00:30:11]** It sounds like, just as you've said (and I think there's an echoing message through this podcast today) the big to do is really going to be patience. It sounds like their workforce probably has been diminished just by not be able to work from home because of the Medicaid privacy rules. So just the patience for the phone line to talk to somebody if you don't have Internet access. But if you do, it sounds like the Medicaid portal is probably the best bet for accessing the Medicaid application site.

**Nicholas Van Sickels: [00:30:44]** We're about at 30 minutes, so that's usually when we start to wrap things up. But I wanted to turn it to you. Is there anything else that you feel and I know we're probably should have another session on on benefits, especially as some of these new acts come out through through our federal government to see how people might navigate resources that are becoming available or even to explain what some of these bills that are potentially going to give people cash in their hands if they when they get past how that is navigated. So you might need to have you back on. But anything for today that you would like people to know who are struggling with work or with benefits or with insurance, as many, many, many people in the country are.

**Nicholas Van Sickels: [00:31:30]** Open forum for you.

**Megan Coleman-Waktin: [00:31:31]** Oh, man. So I do rely so heavily on questions from other people in order to like come up with content's ideas. But there are a couple of things. I threw out a couple of numbers today in terms of like eligibility limits or whatever. And the idea is just to give you a guideline about about how much an individual can make to qualify for something. If you think you might be close to it or you think you may have a special circumstance or whatever, by all means apply. It's not my role to make eligibility determinations about anything. Really, all I can do is give people information. So if you think you might qualify for some of these things or even if you
think you might not, but you want to try, go ahead and try. Let the let the entities that make the determinations do what they do. And sometimes you might you might apply for one benefits program and the entity that you’re applying to actually ends up screening you for something else. So it’s always worth going through the process to see what your options are.

**Megan Coleman-Waktin:** [00:32:31] At the moment, I don't have a list of resources for places providing hands on benefits, counseling or assistance. I will start looking into it and seeing like who's up and running at the moment. I can't personally help people apply for basically anything right now. We were crossing here. We’re working remotely also. So there's my hands are a little bit tied in terms of, you know, I'm just kind of working out of my kitchen. But if somebody has questions and just wants some general information about, you know, like, hey, where where can I learn more about this or can you email me a list of links or something like that, I would be happy to field those type of inquiries. It's great to know the phone numbers. I do it. And to do that.

**Nicholas Van Sickels:** [00:33:22] We can call our general number 504-821-2601. And I know the eligibility staff is still here and working. Right. And and can certainly send you messages to send out more links or we can even publicize them on this podcast too if it's easier for people.

**Megan Coleman-Waktin:** [00:33:39] Absolutely. And if you need us, you know, you need to speak to someone. You need to figure out, you know, get a point in the right direction. My extension here is 1032. It does work best, probably if you dial the extension, as opposed to trying to talk to the call center staff because they're they're very busy at the moment trying to take calls from individuals with acute medical needs. Sure. But yeah, I'm 821-2601, ext 1032.e I'm happy to respond to general questions. Like I said, I can’t do application assistance at the moment.

**Nicholas Van Sickels:** [00:34:11] Well, Megan, thank you so much. This is really helpful. I know you keep saying you feel like your hands are tied in some ways, but this is really valuable information. I think as much as we can tell people about what is out there and what the limits are and what they are not, and just be honest and transparent
about it, that's the best we can do right now. And then keep updating with more information as we get it. So I thank you so much for coming on today.

**Megan Coleman-Waktin:** [00:34:35] Thanks, Dr. Nick.

**Nicholas Van Sickels:** [00:34:36] Alright. Bye y'all.