

LOCAL

Ultra to monitor Boulder ozone

See A3

LOCAL

Fat Tire Worlds a success

See A8



OUTDOORS

Wranglers show improvements

See B1



# Pinedale Roundup

Newspaper of the Upper Green River Valley, Est. 1904

JANUARY 22, 2021

One Dollar

## Sublette County Special Hospital District hosts historic 1st board meeting

By Robert Galbreath  
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**PINEDALE** – Years in the making, the Sublette County Special Hospital District became a reality when the five elected board members convened for the first meeting on Jan. 13.

Dave Doorn, administrative director for the Sublette County Rural Health Care District (SCRHCD), opened the meeting and the floor to nominate officers. The board elected Tonia Hoffman chair, Jamison Ziegler vice chair and Kenda Tanner secretary and treasurer.

### Opening statements

Recognizing the meeting's historic significance, each member gave an opening statement.

Tanner thanked board members and public for supporting the hospital district and said that she was "excited" to serve and was ready for the challenge.

"I can't tell you what this means to me, for the future of the Sublette Center – that's where my heart is and has been – as well as all health



BRADY OLTMANS PHOTO

From left, Jamison Ziegler, Wendy Bowman, Dr. Brendan Fitzsimmons, Tonia Hoffman and Kenda Tanner conduct the first Sublette County Rural Hospital District Board meeting on Jan. 13 in the Pinedale Library's Lovatt Room.

care in Sublette County," Tanner added.

"I, too, am really excited to be here," said Hoffman. "It's been quite a journey and quite a learning experience. I'm scared for all of this moving forward, to be honest, but I'm so excited at the same time. We have a

tremendous journey ahead of us."

Dr. Brendan Fitzsimmons stated that Jan. 13 was "quite a historical day" – the culmination of a "rocky road" 100 years in the making.

Board members had a "fiduciary

responsibility," Fitzsimmons said, a "special and unique trust that has been placed on us" to serve Sublette County and "ensure access to health care of the highest quality to our friends and neighbors for many years to come."

See 'SCSHD' on page 16A

## Commissioners tackle multitude of topics in 6-hour meeting

By Brady Oltmans  
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**PINEDALE** – The Sublette County Board of Commissioners conducted more than six hours of business during its Jan. 19 meeting in the Sublette County Public Library's Lovatt Room.

Elected officials and department heads introduced themselves to the board and fielded questions to help new board members understand jurisdictions and ongoing projects.

One of the typical commissioner updates, project updates from Rio Verde Engineering, brought commissioners up to speed on sewer piping. Representatives said output needs to move and they plan on going to the town of Pinedale to put it into Pine Creek. It's their preference to do gravity line instead of a pressure line because it's less maintenance but the depth of installation provides logistical hurdles. Currently, the line pumps 100 gallons per minute, it was said – or 100,000 gallons of accumulated wastewater every day.

Commissioners noted the expenses with the project and ultimately decided to contact the town of Pinedale for help in completing the project's next steps.

County administrator Matt Gaffney brought a few items up to commissioners, including the county's federal land use policy. Gaffney said he'd put together a review group and then invite federal partners (Bureau of Land Management and Forest Service) into discussions since they were disappointed in the amount of public comment.

Chair Joel Bousman stressed communication and cooperation on the project with federal partners. He said the economic wellbeing of the county depended on it, since 80 percent of the county is federally operated.

Commissioners thanked outgoing sanitarian Alan Huston for his efforts. They determined to advertise for a replacement for 30 days, which will lead to a gap in coverage since Huston's resignation is effective at the end of the month.

Gaffney and county clerk Carrie Long also brought up an item to the commissioners about county employees' insurance. Under current rules, Blue Cross Blue Shield doesn't grant life insurance to county employees if they're not on the county's health insurance plan. Gaffney and Long suggested changing that, since it saves the county money if an employee is on their spouse's health insurance plan. Commissioners made a motion to allow county employees to get life insurance even if they're not on the health insurance plan, and that motion passed.

Doug Linn of the Pinedale BLM told the commissioners there's a private landowner who has expressed interest in selling 160 acres to legacy elk hunting grounds. Linn said he'll gauge interest with Lincoln County commissioners as well but he's received a positive response from his superiors on a national level. That would require written consent from local and state governments.

Todd Hurd of Forsgren and Associates said construction at Daniel Fire Hall has been delayed three weeks. Overhead doors are nearly ready and ground heaters are the next big phase of the project. Hurd also gave an update on the fairgrounds, which should be ready to move ahead to the next phase. It was determined the county's attorney should sit in on the rest of the meetings, as this is the second full season of the project's duration.

Following a lengthy discussion on updates to the Big Piney Library, the commissioners unanimously voted to reaffirm its commitment to renovations.

Jeff Goltz of the Children Discovery Center came before the commissioners to talk about buying back land after redrawing a plot for use by the CDC. Commissioners decided to check out the plot and see if the offered

amount of \$50,000 would be sufficient.

Mike Henn from the Sublette County Conservation District said the district would be conducting water quality tests at 51 sites throughout the county and a request for proposal has been out for 35 days. He said the advantages to using River Continuum Concepts for the project is to gauge alkalinity in the system to rivers like the Green, Hoback and Big Sandy. The project only measures quality in surface water just below mountain lakes in watersheds. Commissioners unanimously approved the motion for the allotted \$166,334.56.

County treasurer Emily Paravicini said the county has to meet a state statute that requires a "reasonable fee" for copies of delinquent property taxes, property tax sale and other items. The commissioners adopted that resolution.

Commissioners also signed accounts payable and signature certification. Commissioners signed agreements on a new helicopter and a new telecommunications system. It was brought up to clear the air that the helicopter purchased has never crashed, which was disputed by another entity during bidding.

The commissioners also discussed the status of the New Fork Irrigation District and if the U.S. Forest Service can legally charge an annual fee. Bousman said he's asked Connie Brooks, natural resources lawyer often used by the Coalition for Local Governments, and she was optimistic implemented fees would be repealed. Bousman said he'd continue to press the Forest Service on the issue with the goal of avoiding litigation. Commissioners chose not to dedicate money to the project without speaking with the New Fork Lake Irrigation District on the issue.

### Roundup honored at 2020 WPA Awards

**WYOMING** – The Pinedale Roundup earned a first-place ribbon and two second-place entries in the 2020 Wyoming Press Association Pacemaker Awards. A voluntary panel judged contests and awards were announced on Jan. 15.

The Roundup won the open page design category for the front of the outdoors and local sports section of the Aug. 14, 2020, edition. That cover prominently featured a sailboat to correspond with coverage of the Fremont Lake Sailing Regatta. Sue Bruynes was the designer of that page.

The Roundup also finished second in

the institutional ad category and in the feature story category.

"Salute to hometown heroes," – a full-page ad honoring health-care workers, teachers, law enforcement, active and retired military, firefighters, first responders and other essential personnel – earned silver distinctions for Roundup advertising sales consultant Cortney Reed.

The story "The ultimate sacrifice," the story about William Michael "Mike" Wilson from Roundup reporter Robert Galbreath finished second in the feature story category.



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# Hospital District faces tough decision on managing partner

By Brady Oltmans

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**SUBLETTE COUNTY** – Following the third and final 90-minute interview for a managing partner, Sublette County Rural Hospital Board members stood from their chairs inside Pinedale Public Library's Lovatt Room and exhaled.

It's going to be a tough decision, they told each other.

Throughout the week, starting on Jan. 12 and finishing Jan 15 in the afternoon, the board members and concerned citizens peppered guests from area hospitals with questions to determine which one would partner with the board to get the new critical access hospital and assisted living facility off the ground. The interviews were open to the public.

Five different hospitals were contacted for proposals. Only Star Valley Health, in a partnership with South Lincoln Hospital District, St. John's Health in Jackson and Eastern Idaho Regional Medical Center, as part of the HCA Healthcare network, returned proposals. Evanston Regional Hospital and Memorial Hospital of Sweetwater County did not return proposals.

At the Jan. 13 board meeting, board member Jamison Ziegler specified the purpose for a managing partner. He explained how Star Valley Health has the funds to add a cardiologist on staff but lacks the client base. A partnership with Sublette County could provide Star Valley Health the amount of clients to rationalize adding a cardiologist.

**Star Valley Health/South Lincoln Hospital District**

Familiarity and partnership were two central themes to the pitch SVH board members made. Mike Hunsaker, Star Valley Health COO, said a partnership would provide a great opportunity for supporting each other.

Part of the SVH proposal included a group purchasing organization to keep costs down, offering accreditation and assisting the staff in Sublette County on hiring a CEO and CFO for the Rural Hospital District.

Hunsaker said the top priority in their partnership would be building the hospital and staffing it. Hunsaker also said the hospital could maintain its existing relationship with St. John's, if desired.

Under this proposal, SVH would collect 1 percent of profits once the Sublette County Rural Hospital District became cash-flow positive.

Hunsaker said SVH generated \$75 million gross income last year, a stark contrast to the "payday-to-payday" operation when it still operated in partnership with Intermountain Health Care.

Among the list of references presented to the public was one of State Sen. Dan Dockstader, who SVH officials said has been a supporter of the hospital.

On its list of accomplishments, SVH has been recognized as a Top 100 critical access hospital five times since 2012 and a Top 20 critical access hospital twice in the same timeframe.

## St. John's Health

Maintaining and building off the preexisting relationship between counties was something St. John's Health CEO Paul Beaupre, MD, emphasized. He said the staff in Jackson

values the working relationship and, should St. John's be selected as managing partner, those in Jackson would "do everything to ensure" success in Sublette County.

Two significant questions were raised regarding St. John's hits from Medicare – one regarding re-admission rates and the other on infections. Beaupre explained the hospital formed a committee when it became aware of gastrointestinal infections, which dealt with the issue. Regarding re-admission rates, Beaupre defended the hospital's decision because those are measured by wealth of zip code. So St. John's Health is measured with hospitals in Beverly Hills, Calif., Manhattan, N.Y., and Chicago's Miracle Mile. Unlike those other locations, St. John's is isolated from other medical facilities. Beaupre explained the hospital errs on conservatism and re-admits patients because of that proximity to other healthcare facilities.

St. John's officials said it would charge a flat fee of \$5,000 for initial assessments and then cost over 18 months would be an estimated \$300,000. St. John's officials would spend an estimated 20 percent of their time focused on helping the Sublette County facilities.

Beaupre also addressed his upcoming exit from the CEO role at St. John's. He assured the public that his replacement, Will Wagner from Montana, shares his philosophy for the patient care above all and enthusiasm for the possible operation.

## Eastern Idaho Regional Medical Center

Possibly the most compelling case for EIRMC was made by a Texas duo. Janice Simons, president and CEO of Medina

Regional Hospital, and Tim Hardt, chairman on the hospital's board of directors, talked about how a partnership with HCA Healthcare has changed the fortunes of their hospital.

They were brought on because Medina Regional Hospital, located in Hondo, Texas, provides similar care and is in a similar-sized community as Sublette County.

Hardt said the hospital needed to borrow money to pay staff on payroll. Had they not received help, they'd have been at risk of losing local ownership.

HCA Healthcare reached out to form a managing partnership, which turned hospital operations around and, in turn, regained community support for the hospital. Hardt said. He also said the hospital has been able to pay off USDA loans ahead of schedule and now boasts more than \$30 million in the bank. "We wouldn't be here today without this management agreement," Hardt said.

Simons said maintained independence was a concern when entering the agreement but hasn't become one since. She said the people of Hondo see the hospital as 100 percent a community hospital.

Partnership in the HCA Healthcare network has also given them access to equipment at a lower cost and to more health care workers.

EIRMC's proposal would include a \$125,000 start fee per year, which includes evaluation, planning and architects. The hospital's CEO and CFO would be employees of HCA but the Sublette County Rural Hospital District Board has ultimate hiring power with those positions. The CEO salary would be a passed-through cost onto the district.

# Game and Fish drafts new solar energy guidelines

By Joy Ufford

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**SUBLETTE COUNTY** – With potential growth of large-scale renewable-energy projects, Wyoming Game and Fish posted its new guidelines drafted for utility-scale renewable energy development.

It adds new solar energy project guidelines and updates its 2010 wind energy recommendations. Game and Fish Commissioners will be asked to vote to approve it on Thursday, Jan. 28, the first day of their two-day videoconference meeting. Deputy Director Angi Bruce and Habitat Protection Supervisor Amanda Losch will make the presentation around 1:45 p.m.

They call it "a living document" that will be "continuously expanding" with new research about "potential consequences." Stakeholders are encouraged to submit comments and questions to the Wyoming Game and Fish Habitat Protection Program.

While renewable energy projects provide environmental benefits for society, they can have negative impacts on fish and wildlife and their habitats, the document notes. As with oil and gas, these could be "habitat loss, fragmentation and degradation" or limits on human recreation.

Game and Fish would review each project individually and in a larger landscape context, it says.

The guidelines "do not duplicate or supersede other legal or permitting requirements and do not mandate or limit the types of studies, mitigation or alternatives an agency or permitting authority may choose to recommend or require."

## Location, location

Most important is "appropriate project siting," it says. Game and Fish anticipates early communication from a proposed project sponsor "concurrently with other permitting agencies" at the preliminary planning stages – at least two years before anticipated construction.

When selecting potential locations, a company would submit a project description, baseline data and biological and watershed assessments. Game and Fish would review these and give advice and feedback. A third step is to develop measures to "alleviate direct and indirect impacts to fish and wildlife into project planning."

Game and Fish would conduct a "wildlife environmental review," return written

recommendations and identify concerns. Next, the proponent would submit a draft monitoring plan and Game and Fish would "advise on the need for and design of any additional studies or monitoring."

The fifth step – mitigation – addresses and assesses a project's adaptive management strategies; Game and Fish would discuss those and assess their effectiveness, it says. Other local, state and federal agencies will also be involved with Game and Fish as adviser.

## Details

The 2021 document gives many more specific details on what Game and Fish wants to know during this review process, what mitigation measures are preferred – and why.

Wildlife issues associated with both solar and wind projects are aquatic resources, bats, threatened or endangered species, bald and golden eagles, greater sage-grouse core habitat, big game habitats, corridors and "important areas for seasonal movement, staging, wintering, foraging, roosting, nesting, resting, raptor flight paths, orographic uplift or thermal updrafts for birds or other special status species."

Current land uses, zoning, access and potential cumulative impacts are also considerations for suitable wind and solar projects, along with invasive weeds, roads, seasonal timing and injured or stranded wildlife.

Specific to solar energy projects are concerns about birds or wildlife being caught in or poisoned evaporation ponds or killed by power lines. Water conservation will be a priority.

Issues with wind projects involve turbine controls, locations away from roosting, nesting and feeding sites and seasonal buffers for raptor nests. Others measures are needed to prevent collisions for night-flying birds and migrating birds or raptors by ridges. Animal carcasses are removed from a site to avoid attracting scavengers.

## More

Direct any new research and input to the Wyoming Game and Fish Department – Habitat Protection Program, 5400 Bishop Boulevard, Cheyenne, WY 82006 or wgfd.hpp@wyo.gov.

For more about the Wyoming Game and Fish Commission's Jan. 28-29 videoconference meeting, agenda and draft renewable energy guidelines, go to <https://wgfd.wyo.gov/About-Us/Game-and-Fish-Commission>.

# Ultra requests ozone monitor site in downtown Boulder

By Joy Ufford

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**SUBLETTE COUNTY** – Ultra Petroleum Energy received county permission Tuesday to park an air-quality monitoring trailer by the Boulder Battalion #4 Station for a research project.

UP Energy's Carrie Hatch made the proposal to county commissioners at their Jan. 19 meeting. Sublette County Unified Fire Chief Shad Cooper, who said he was fine with the request.

"We want to investigate how field activities affect the town of Boulder so that we can better understand how to effectively mitigate and minimize impacts to the public," said Ultra's Kelly Bott.

Hatch, with Bott's proposal in hand, asked if the solar-powered station with a 20-foot tower could be placed right in Boulder as soon as possible with the Upper Green River Valley's winter ozone monitoring season now under way through March.

The Wyoming Department of Environmental Quality designated the winter ozone season and installed its network of air-quality monitoring stations in key locations to watch for exceedances of the 2015 federal ozone threshold of 70 parts per billion.

Pollutant emissions of volatile organic compounds and nitrous oxides from the Pinedale Anticline and Jonah Field's oil and gas developments can combine with direct sunshine, temperature inversions, high snow cover and low winds to create unhealthy ozone levels.

Many of the most recent exceedances measured and reported by DEQ take place at the Boulder air-quality station.

Ultra is the major developer in the Anticline, along with Pinedale Energy Partners. The research project set in Boulder could help Ultra scientists pinpoint what affects ozone levels in a residential area. Data could help the operator respond more quickly, according to Hatch.

"In response to elevated ambient ozone levels monitored at the (DEQ) Boulder Air Quality Monitoring Station, (Ultra) has embarked in a research project to better understand how industry activity levels may be influencing ozone impacts," Hatch said of the proposal.

"Specifically we would like to conduct research of meteorological conditions and



ozone levels within the town of Boulder," Bott wrote.

This would not be "regulatory-level monitoring" for DEQ but could help the operator "understand how Ultra's day-to-day and hour-to-hour activity levels, as well as regional factors, might influence ozone."

Ultra is upgrading five of its 11 monitoring stations to 2B Tech ozone monitors and will be watching "in near-real-time" for potential causes during its activities. The Boulder monitor could help Ultra refine tools for ozone contingency plans and minimize exceedances.

Ultra could also tell employees – "particularly those with underlying health conditions that may make them more susceptible to the impacts of ozone" – to pay attention to DEQ ozone monitors.

Hatch asked if the Boulder skid-mounted trailer could be placed as soon as possible because the ozone season has begun. She also requested periodic access to calibrate the equipment.

Chair Joel Bousman asked Cooper about the request.

"I don't see any conflict with the proposal," Cooper said. "All three locations are accessible."

Bousman asked Hatch if the extra monitoring station's research would "explain unexplained ozone spikes" in the Boulder area.

"I think all of us are trying to figure out what's going on," she said.

Commissioner Tom Noble suggested a memorandum of understanding between the county and Ultra, which deputy attorney Clayton Melnikovich said he could write up.

Bousman, Noble and commissioners Doug Vickrey, Sam White and Dave Stephens approved the motion.

Vickrey asked if the information Ultra compiles would be compared to DEQ data. Hatch said it will be Ultra's own research and not necessarily used for comparisons.



# SCSHD

Continued from 1A

The hospital board was in a “unique position” and lacked buildings, assets and employees at the first meeting, Fitzsimmons added.

“But we also have no damaged baggage and skeletons,” he said.

Fitzsimmons described the board as “five ordinary people” facing a “daunting task.”

“We have a steep learning curve ahead of us, but with honest effort and the support of our community, with the right direction, we can build the finest little hospital in the west,” Fitzsimmons stated.

Wendy Boman thanked voters for approving the district and making “forward movement” in health care.

“It’s been such a long process and we’re finally at a point where we can see some light at the end of the tunnel,” she added.

Boman advised the board to proceed cautiously and encouraged the public to be patient.

“Trust me, it’s going to happen, but we have to be careful and we want to do it right the first time,” Boman stated.

Ziegler said that he was “excited” about the hospital board’s formation, a historic moment without precedent in Wyoming. He stressed the need to “build relationships of trust” with a public that voted to “increase the tax mill” to create a hospital district.

“As we move forward, we’re going to be focused on making sure that the right level of care happens,” he added.

Maintaining community involvement in the decision making process was “crucial” to build a health care system “we can be proud of,” Ziegler said.

### Setting priorities

The first item on the agenda was to set meeting dates. The board unanimously passed a motion to schedule regular meetings every third Wednesday, immediately following the SCRHCD meeting.

Hoffman emphasized hosting meetings across the county and switching locations from month to month. Board members agreed, but did not make a formal motion.

Ziegler stated a need to hold “work sessions” in addition to regular meetings to tackle the board’s heavy workload. The members passed a motion to schedule a special meeting on Jan. 27 at 5 p.m. in Pinedale (specific location to be announced).

Obtaining legal counsel to guide the new board was “imperative” before the board moved forward, Hoffman said. Board members agreed to move fast and advertise for the position.

Hoffman set a goal to approve legal counsel by the Jan. 27



BRADY OLTMANS PHOTO

From left, Dr. Brendan Fitzsimmons, Tonia Hoffman, Kenda Tanner, Wendy Boman and Jamison Ziegler pose for a photo together after the hospital district’s first board meeting on Jan. 13.

special meeting.

The board tabled establishing bylaws, policies and procedures until legal counsel was in place.

The board lacked cash and assets, and discussed setting up a bank account with a possible line of credit. Fitzsimmons suggested forming a finance committee to negotiate with different banks.

### USDA loan application

Doom reported that the paperwork needed to complete an application to fund construction of a critical access hospital through the U.S. Department of Agriculture was basically ready to submit.

The financial feasibility report by Eide Bailly was done, Doom added, along with an appraisal on the SCRHCD’s property and a preliminary architectural report by Davis Partnership Architects.

The SCRHCD was still working with Peak Engineering on an environmental study of the Pinedale Clinic site, he said.

Doom stated that the next step was board approval of the application. He intended to send the lengthy application packet to each board member to give them the opportunity to study the documents before they give the final green light.

The board passed a resolution to move forward with the USDA loan application at the Jan. 13 meeting.

### Committees

Forming committees to divide out the board’s workload took precedence. Hoffman suggested a committee tasked with completing the merger and memorandum of understanding (MOU) between the SCRHCD and Sublette Center.

Fitzsimmons encouraged a committee to do public outreach and work to bring the Sublette Center and SCRHCD’s cultures “together.”

Dawn Walker, the Sublette Center administrator, stressed the need for a building committee to include input from employees at the center and the clinics as architectural plans move forward.

Commissioner Tom Noble stated that due to the Sublette County Board of Commissioners’ multi-million dollar pledge to construct the assisted living facility, a commissioner needed to be involved in the building committee.

The board approved three initial committees on Jan. 13. The list included a merger/MOU committee with Tanner and Hoffman as members, a building committee with Ziegler and Boman and a finance committee with Tanner and Fitzsimmons.

# INSURANCE | Winter Mishaps

## Avoid an Insurance Freeze this Winter

Consumer considerations for the winter months

Seeing someone slipping on ice might be humorous in movies and viral videos, but personal injury and automobile accidents during winter weather are no laughing matter. Review your insurance policies and consider these tips for the winter season.

### AUTO

Winter weather can be a challenge for all drivers. Wyoming’s winter weather can create hazardous driving conditions, so in addition to the right insurance for your needs, be sure that you heed winter driving warnings and make sure your vehicle is in good working condition. Always check road and travel conditions before setting out in the winter.

Before you go dashing through the snow, also check your auto policy to confirm it’s appropriate for you. A new luxury vehicle will require a different level of coverage than an older car. You should also check your liability limits to make sure you have adequate protection against injury or damage if you or one of your drivers causes an accident, whether it’s a minor fender bender or a multi-car incident. To protect yourself, you should evaluate whether you have the appropriate level of collision coverage and comprehensive coverage.

Additionally, make sure you know what to do if you or your teenage driver gets in a wreck. Always keep a copy of your insurance card and your insurance provider’s contact information in the car.

### HOME

Your homeowners or renters policy can



protect you against common winter debacles, so check your policy. If someone slips on ice on your property and is injured, your homeowners policy will pay for some medical expenses, but ask your insurance provider if you have adequate liability limits. If you rent, your landlord may be responsible for keeping ice from the sidewalks, but check your lease carefully as the landlord may have transferred that responsibility to you.

A standard homeowners policy will also provide coverage, subject to your deductible, if your home suffers damage during a winter storm or a house fire. Check with your insurance provider to determine what your policy covers.

### WINTER FIRE SAFETY TIPS

1. Keep objects away from heaters and fireplaces. Keep flammable objects at least three feet away from heating equipment, like the furnace, fireplace, wood stove or port-

able space heater. Have a three-foot “kid-free zone” around open fires and space heaters.

2. Keep fireplaces and chimneys clean. Have heating equipment and chimneys cleaned and inspected every year by a qualified professional.

3. Never leave a fire unattended. Remember to extinguish fireplaces and turn portable heaters off when leaving the room or going to bed. Candles can be beautiful, but they are a significant fire risk if left unattended.

4. Do not use your oven to heat your home. Have a qualified professional install stationary space heating equipment, water heaters or central heating equipment according to local codes and manufacturer’s instructions.

5. Use carbon monoxide detectors. Since carbon monoxide can be produced by a

number of fuel-burning devices, it’s important to have carbon monoxide alarms on every level of your home to ensure every person in the home can hear and be alerted to an emergency.

6. Never store cooling ashes inside or near flammable objects.

### HEALTH

It’s important to do an insurance check-up on your current health plan. Make sure to check provider lists and take note of your co-pays and deductibles for in- and out-of-network providers.

Read through your policy and keep your insurance card handy in the event of winter illnesses – like norovirus or the flu – or accidents. And, this year, anticipate your plan of action if you contract COVID19 or are exposed to the virus and need to be tested. See the DOI website for COVID19 coverage details.

Health protocols and your health insurance may suggest a variety of alternatives, to going to your doctor’s office or the emergency room. Ask your insurance provider if they have a nurse help hotline that can answer questions about your symptoms or if your pharmacy has an urgent care center that will accept your insurance.

### WINTER FUN

Although winter activities are limited this year, if you hit the slopes or take out the snowmobile, check your homeowners or renters policy. Generally, ski equipment you own will be covered by your homeowners or renters policy if it’s lost or stolen. On the other hand, snowmobiles are not covered by homeowners, renters, or auto policies. Ask your insurance agent if you need more coverage on your sporting equipment or need to purchase a separate snowmobile policy.



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