



The Horse's Mouth

Volume 27, Issue 1

January - June 2023

One Pill Can Kill The painful costs of counterfeit prescription drugs

Counterfeit prescription drugs tainted with fentanyl are flooding the country's street drug supply. Fentanyl is a synthetic opioid that is 50 times more potent than heroin. Fentanyl is a more potent opioid, meaning if an individual consumes the same amount of heroin, fentanyl will have a drastic impact on the body based on an individual's tolerance.

Fentanyl is cheap to manufacture, and a small amount goes a long way. Many individuals consume fentanyl without their knowledge (because they do not realize that it is in a product they are using), while others are intentionally using fentanyl because of its potency. It is partly responsible for the current overdose crisis in the U.S.

Starting in 2012, there has been a spike in overdose deaths related to synthetic opioids. Overdose deaths involving fentanyl have quadrupled in recent years. People often are unaware of the exact composition of the substances they are using. Most times a pill laced with fentanyl looks just like a legal prescription medication.

Fentanyl is a strong synthetic opioid that has been used in clinical settings for decades and is often described as 80-100 times stronger than morphine, or about 50 times stronger than heroin. Fentanyl that is sold on the streets comes in the form of a white, gray, or tan powder and can be injected, smoked, or snorted. It has also been found in other drugs, like heroin, meth, cocaine, and pressed pills.

Fentanyl and fentanyl analogues (similar in chemical structure) are not "naloxone resistant." They are opioids and will respond to naloxone in the event of an overdose. Naloxone is a life-saving medication that



ONE PILL CAN KILL... CONTINUED ON PAGE 4

Retirement Means a Sweet Ending To a New Beginning Important Information You Need To Know BEFORE you Retire



Last year the Kentucky Race Track Retirement Plan encountered obstacles when processing certain distribution requests.

Below is a list of things that could affect you when requesting your retirement benefits:

1. Citizens or alien residents must have a valid U.S. issued social security number or ITIN number when requesting retirement benefits. If you request your distribution using a fraudulent social security number your monthly distributions could be frozen.
2. If you are not a resident of the United States then you are required to complete a Form W-8 BEN, (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)).
3. The Plan cannot guarantee monthly distributions if you do not have a U.S. bank account.

It is highly recommended that you have a bank account setup in the United States so that your monthly distributions can be direct deposited.

The U.S. government does not allow banking institutions to make direct deposits to foreign banking institutions.

Members living outside of the United States that request a monthly paper check are experiencing the following:

IMPORTANT INFORMATION YOU NEED TO KNOW... CONTINUED ON PAGE 4

DISCLAIMER

The Kentucky Racing Health & Welfare Fund is a non-profit charitable organization that receives no government funding or public tax revenue. It is not an insurance company and does not assume responsibility for any incurred charges nor does it guarantee approval for any request for assistance. This newsletter should not be construed as a policy and shall not be considered as an offer to extend assistance, benefits, coverage, payment, or medical advice. The Fund's guidelines are changed at the sole discretion of the Fund's Board of Directors and are modified, extended, altered, and revised from time to time without prior notice. Therefore, any information supplied in any form must not be construed or regarded as creating an expressed or implied right to the services, coverage, or benefits the Fund may offer. A copy of the Fund's current guidelines can be obtained by a written request submitted to the Fund.

FALSIFYING INFORMATION

Once an individual applies to the Fund for assistance the Fund will conduct a routine inquiry into the accuracy of the information that has been provided.

If the individual has provided inaccurate or false information pertaining to, but not limited to:

- Work related injuries
- False KHRC license information
- Insurance or other benefit coverage (if eligible the Fund will always be considered secondary)
- Employment
- Identities
- Transferring benefits to a non-eligible individual

THE FOLLOWING ACTION WILL BE TAKEN:

In the event an applicant has received benefits previously under fraudulent circumstances and is currently applying for the Fund's assistance and can verifiably prove the current information they have provided is accurate the following will apply:

- Applicants overall maximum benefit will be based on the number of years the applicant has been licensed by the Kentucky Horse Racing Commission using his/her correct information.
- Benefits the applicant received in the last thirty-six months under fraudulent circumstances will be deducted from any future benefits before further consideration will be given.

In the event an applicant has applied for the Fund's assistance, and it has been brought to the Fund's attention that the information the applicant provided is fraudulent the following will apply:

- Thirty (30) days suspension from the date of the discovery of the fraud.
- Total of expensed benefits will be deducted from any future benefits before further consideration will be given.

In the event an applicant requests assistance in the same calendar year that the misrepresentation occurred all benefits expensed during the misrepresentation must be repaid before additional consideration will be given.

A second offense of this or in combination with any other violation will result in complete and indefinite loss of benefits from the Fund.

THE HORSE'S MOUTH

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Elizabeth Alarcon - *Layout and Design Editor*

**KENTUCKY RACING
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Established 1978

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Erika Lowe - *Director of Client Services*

Elizabeth Alarcon - *Louisville Service Coordinator*

Donna Davis - *Turfway Park & Ellis Park Service Coordinator*

Diana Varon - *Keeneland & TTC Service Coordinator*

422 HEYWOOD AVENUE LOUISVILLE, KY 40208

Phone **(502) 636-2900**

Fax **(502) 636-2955**

Website Address:

KYRACINGHEALTH.ORG

Email Address:

KRHWF@KYRACINGHEALTH.ORG

LIKE US ON facebook

Louisville office hours:

Monday to Friday 8:00 am - 4:00 pm

BY APPOINTMENT ONLY

Health benefits provided since 1978 - Dec 2022

\$ 49 Million

Kentucky Race Track Retirement
contributions since 2001 - Dec 2022

\$ 6,925,000

Kick Flu Before It Kicks You

Brace Yourself; the Flu Season is Upon Us

Man flu is an illness that causes the male of the species to be helpless and sicker than any other family member. In females it is known as a cold.

The Kentucky flu season typically runs between October and May. Based on watching the flu season in the countries below the equator, which is June through September, more contagious flu in North America is expected than over the past five years.

It is more important than ever to get vaccinated for flu to keep you and your loved ones safe.

If more people are vaccinated for flu, fewer people will become sick with the flu and fewer patients will require hospitalization. Yes, the flu may put you in the hospital. When there are fewer flu cases, hospital resources are available to care for patients with other health concerns, including COVID-19.

The current recommendation is that everyone over 6 months should get vaccinated for flu. The flu shot also can reduce the severity of the flu and the risk of serious complications.

Each year's flu vaccine protects from the three or four influenza viruses expected to be the most common during that year's flu season.

While the flu shot does not prevent you from getting COVID-19, some research has found that getting vaccinated for the flu vaccine might lower the risk of becoming infected with COVID-19. Research also shows that getting vaccinated for flu does not make you more likely to get infected with COVID-19 or acquire other respiratory infections.

Some people may be reluctant to be vaccinated or to vaccinate their children due to misinformation about vaccine safety. Vaccines are held to the highest safety standards and, aside from minor side effects for some patients,



they are safe for most people.

It is important to seek medical information only from credible sources who have scientific training. Vaccines are safe. It is the diseases they protect against that are the cause for concern.

Information for this article was gathered from Jennifer Johnson, D.O., a physician in Family Medicine in Mankato, Minnesota. For the complete article log onto The Mayo Clinic website at www.mayoclinichealthsystem.org/.

Eat, Live and Drink Water

Benefits of Drinking Water



Getting enough water every day is important for your health says the Centers For Disease Control and Prevention (CDC).

Drinking water can prevent dehydration, a condition that can cause unclear thinking, result in mood change, cause your body to overheat, and lead to constipation and kidney stones. Water has no calories, so it can also help with managing body weight and reducing calorie intake

when substituted for drinks with calories.

WATER HELPS YOUR BODY:

- Keep a normal temperature.
- Lubricate and cushion joints
- Protect your spinal cord and other sensitive tissues.
- Get rid of waste through urination, perspiration, and bowel movements.

YOUR BODY NEEDS MORE WATER WHEN YOU ARE:

- In hot climates.
- More physically active.
- Running a fever.
- Having diarrhea or vomiting.

The CDC says everyone should consume water from foods and beverages every day. Although there is no recommendation for how much plain water everyone should drink daily, there are recommendations for how much daily total water intake should come from a variety of beverages and foods.

Daily total water intake is defined as the amount of water consumed from foods, plain

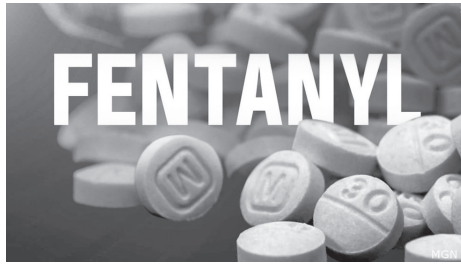
drinking water, and other beverages. Daily water intake recommendations vary by age, sex, pregnancy status, and breast feeding status. Most of our fluid needs are met through the water and other beverages we drink. We can get some fluids through the foods we eat. Especially foods with high water content, such as many fruits and vegetables.

TIPS TO DRINK MORE WATER:

- Carry a water bottle with you and refill it throughout the day.
- Freeze some freezer safe water bottles. Take one with you for ice-cold water all day long.
- Choose water over sugary drinks.
- Drink water when eating out. You'll save money and reduce calories.
- Serve water during meals.
- Add a wedge of lime or lemon to your water. This can improve the taste.
- Make sure your children are getting enough water too.

Information for this article provided by Center For Disease Control and Prevention

One Pill Can Kill, CONTINUED FROM PAGE 1



can reverse an overdose from opioids -including heroin, fentanyl, and prescription opioid medications- when given in time. Naloxone is easy to use and small to carry. It can be purchased at

most major pharmacies. Ask a pharmacist if naloxone is available for free or if it is available at a discount with a coupon or GoodRx type discount card. You should purchase it before you need it.

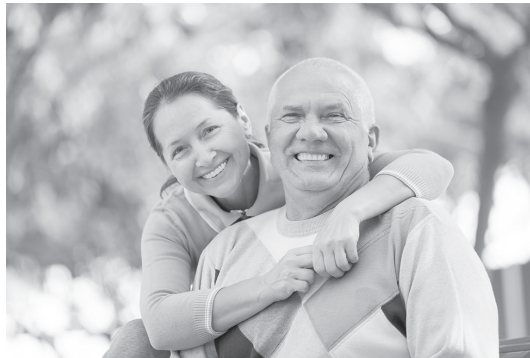
There is a common myth about fentanyl; many believe that you can overdose just by touching it. This is not true. Fentanyl must be introduced into the bloodstream or a mucus membrane in order for someone to feel the effects.

Information for this article was gathered from googlesearch.com and louisvilleky.gov/government/health-wellness/overdose-prevention

Retirement Means A Sweet Ending To A New Beginning, CONTINUED FROM PAGE 1

- A. Lost or stolen checks.
- B. Funds are not readily available as the foreign bank is placing a hold on the check for at least 21 days.

The Kentucky Race Track Retirement Plan wants to ensure that everyone who is eligible for retirement benefits receives them. If you have any questions or need additional information please contact the Kentucky Racing Health & Welfare Fund for additional information.



FREE

Horsemen's Wellness Center @ Turfway Park



Open every Wednesday

DO YOU NEED MEDICAL HELP for non-work related reasons?

BY APPOINTMENT ONLY

Contact Donna in the Kentucky HBPA office to schedule an appointment.

APARTMENTS FOR RENT
(502) 636-5950

\$522 - STUDIO
\$665 - 1 BEDROOM APARTMENT
AVAILABLE

THE OLD SCHOOL Apartments

422 HEYWOOD AVE. LOUISVILLE, KY 40208

(502) 636-5950 CALL FOR AN APPOINTMENT

Monday - Friday / 1:00 pm - 4:00 pm

- One block from Churchill Downs
- All utilities included in rent
 - On-site laundry facility
- Appliances furnished with carpet & blinds

Must be 55 or older or disabled Income eligible

New rule makes clear that noncitizens who receive health or other benefits to which they are entitled will not suffer harmful immigration consequences



In September, 2022 the U.S. Department of Homeland Security (DHS) issued a final rule addressing noncitizens who receive or wish to apply for benefits provided by the U.S. Department of Health and Human Services (HHS) and States that support low-income families and adults. The rule will help ensure that noncitizens can access health-related benefits and other supplemental government services to which they are entitled by law, without triggering harmful immigration consequences.

The final rule applies to noncitizens requesting admission to the U.S. or applying for lawful permanent residence (a “green card”) from

within the U.S. When assessing whether a non-citizen is “likely to become primarily dependent on the government for subsistence,” DHS will not penalize individuals who choose to access the vast majority of health-related benefits and other supplemental government services available to them, including most Medicaid benefits (except for long-term institutionalization – such as residing in nursing home – at government expense) and the Children’s Health Insurance Program (CHIP).

DHS will also not consider non-cash benefits provided by other government agencies including food and nutrition assistance such as the



Supplemental Nutrition Assistance Program (SNAP); disaster assistance received under the Stafford Act; pandemic assistance; benefits received via a tax credit or deduction; and government pensions or other earned benefits. Receipt of cash-based benefits, such as Supplemental Security Income (SSI), Temporary Assistance for Needy Families (TANF), and other similar programs, will not automatically exclude an individual from admission or green card eligibility, and will instead be considered in a “totality of the circumstances” analysis.

“People who qualify for Medicaid, CHIP, and other health programs should receive the care they need without fear of jeopardizing their immigration status,” said HHS Secretary Xavier Becerra. “As we have experienced with COVID, it’s in the interest of all Americans when we utilize the health care and other services at our disposal to improve public health for everyone.”

The final rule became effective on December 23, 2022.

For additional information log onto <https://www.hhs.gov/about/news/2022/09/08/new-rule-makes-clear-noncitizens-who-receive-health-or-other-benefits-which-they-are-entitled-will-not-suffer-harmful-immigration-consequences.html>.

Information for this article was gathered from the U.S. Department of Health and Human Services

Help is Available

“988 Suicide and Crisis Lifeline Is Now Open To Take Your Call”

988 is the new, free, nationwide, three-digit dialing code for the Suicide and Crisis Lifeline. The 988 dialing code connects people via call, text, or chat, to the existing National Suicide Prevention Lifeline (NSPL) where compassionate, accessible care and support are available for anyone experiencing mental health-related distress. Support is available in English, Spanish (Press 2), and more than 200 other languages.

There was not a long wait to speak to a human when the staff of The Horse’s Mouth tested the new service. Less than two minutes went by to

reach the main menu and less than five minutes to speak to an English or Spanish speaking care provider.

All calls are kept strictly confidential, and information is not shared with any U.S. governmental department. Often Lifeline calls are resolved over the phone. But when that’s not enough, they will ensure the warmest possible handoff of 988 callers within Kentucky’s crisis service system. Although the Lifeline is available on a nation-wide basis, when you are calling from Kentucky and need additional assistance you will be referred to a Kentucky based mental



health provider.

Text and chat services are available in English only. For additional information, in English or Spanish, log onto www.988lifeline.org.

Information for this article was gathered from www.ky.gov and the Washington State Department of Health.

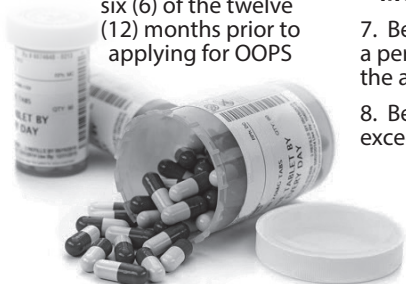
OOPS

DON'T FORGET YOUR MONTHLY MEDICINE

If you take monthly prescription medication for a chronic health condition the Kentucky Racing Health and Welfare Fund may be able to continue to assist you when you ship out of Kentucky.

TO BE ELIGIBLE YOU MUST MEET THE FOLLOWING CRITERIA:

1. Applicant was otherwise eligible and receiving benefits from the Fund while working in Kentucky.
2. The applicant is being treated for the same medical condition that was being treated while working in Kentucky. Benefits for prescriptions for the new onset of medical conditions will not be provided.
3. Applicant has been licensed and working in Kentucky in six (6) of the twelve (12) months prior to applying for OOPS



4. There is written verification that the racing jurisdiction to which the applicant is shipping does not provide full RX benefits or the Fund's staff has knowledge of that jurisdiction's prescription benefits.
5. The applicant must continue to work with the same employer whom he/she was last employed in Kentucky during the period that the applicant is working out of state or has switched employment to another Kentucky trainer who is otherwise eligible.
6. The applicant must provide the Fund with his/her most current payroll check or check stub (or copy of same).

YOU MUST CONTACT OUR OFFICE BEFORE FILLING MONTHLY MEDICATIONS.

7. Benefits will be provided for a period of up to 60 days after the applicant leaves Kentucky.
8. Benefit limits are not to exceed existing guidelines.

Gone... But NOT FORGOTTEN



The Kentucky Racing Health and Welfare Fund pays tribute to the following dedicated individuals who have recently passed away after dedicating many years in the Kentucky racing industry:

Brad Bohl	<i>Stable Employee</i>
Gary Brafford	<i>Horseman</i>
Evan Brann	<i>Assistant Trainer</i>
John Collins	<i>Stable Employee</i>
Charles Carter	<i>Stable Employee</i>
Jean Chalk	<i>Racing Official</i>
Mary Ann Cooper	<i>Horsewoman</i>
James "Windy" Curtis	<i>Trainer</i>
Fred De La Guardia	<i>Jockey</i>
Raymond "Ray Ray" Edwards	<i>Stable Employee</i>
Diane Faulkner	<i>Stable Employee</i>
Honorio Figueroa	<i>Stable Employee</i>
Michael Mc Gee	<i>Trainer</i>
Helen Payne	<i>Horsewoman</i>
Maurice "Mo" Young	<i>Stable Employee</i>
Billy Walters	<i>Stable Employee</i>

Louisville Office Offers New Procedure to Access Benefits

During the COVID-19 pandemic the Louisville office of the Kentucky Racing Health and Welfare Fund had to change the method in which eligible applicants can access the Fund's benefits. This worked so well we decided to make the change permanent

YOU MUST CALL AHEAD FOR AN APPOINTMENT TO COMPLETE AN APPLICATION FOR:

- Kentucky Racing Health and Welfare Fund
- Kentucky Racing Health Services Center
- Kentucky Race Track Retirement Plan

TO MAKE AN APPOINTMENT FOR ANY OF THESE SERVICES CALL 502-636-2900 For spanish, extension 2

If you come to the office without an appointment you will be asked to come back once an appointment has been made for you.

NO APPOINTMENT IS NEEDED IF YOU ARE APPLYING FOR ASSISTANCE AT:

ELLIS PARK: During the race meet go to the Kentucky H.B.P.A.

KEENELAND: Go to our office in the Dorm on a year 'round basis.

TURFWAY PARK: During the race meet go to the Kentucky H.B.P.A.

You may only sign-up for the Kentucky Race Track Retirement Plan at Ellis Park, Keeneland, and Turfway Park during the designated dates and times shown on the back page of this newsletter.

The licensed client applying for benefits is the only person allowed in the office during the scheduled appointment time.



Kentucky Race Track Retirement Plan

PLAN AHEAD TO SIGN-UP NOW

It's simple enough! Be sure you sign-up for the Kentucky Race Track Retirement Plan (Plan) every year. If you meet the income and employment requirements, you will receive a cash contribution to your retirement plan account. Once you are fully vested and reach retirement age you can begin to make monthly withdrawals. The best part It's free!

The Plan also offers the flexibility that you may be able to collect prior to retirement age if you become disabled by Social Security stands. You can leave the value of your account to a loved one, friend, or organization in the event you should die before you collect the money.

A change in the Plan is you no longer are required to name your spouse as your beneficiary.

So what are you waiting for, do you want to get left at the gate? There is no time like the present to plan for the future.

See additional important information elsewhere on pages 1 and 8. You can sign-up at

one of our sign-up events listed on the back page of this newsletter or by appointment.

If you plan to sign-up at the office of the Kentucky Racing Health and Welfare Fund (Fund). The number to call is (502) 636-2646 to make an appointment.

MEMBERS DO NOT CONTRIBUTE

Members do not have to provide any of their own money to be able to participate in the Plan. All you have to do is sign-up each year and meet the eligibility requirements.

COUNT THE MONEY

The beginning of 2023 found 47 retirees receiving monthly checks up to \$505 from the Plan. They will continue to receive that amount until their accounts are exhausted. You can also take a lesser amount each month if it is to your benefit when in Medicaid and tax situations. For those who request a distribution in 2023 the maximum net amount received monthly will be \$549. (See page 8 for sign up schedule).

YOU CAN'T CASH OUT IF YOU DON'T SIGN-UP



2023 Sign-up Requirements

The first step in determining eligibility for a contribution is to sign-up. This must be done every year. The deadline for signing up is November 15, 2023.

LICENSED ASSISTANT TRAINERS, EXERCISE RIDERS AND STABLE EMPLOYEES are required to submit:

- A copy of their 2022 W2s and/or 1099s from a trainer who made at least ten (10) Kentucky starts in 2022.

LICENSED TRAINERS are required to submit the following:

- 2022 Federal Income Tax Return.
- 2022 Corporate Tax Return (if applicable).

LICENSED OWNER/TRAINERS:

- See LICENSED TRAINERS above.

TO QUALIFY FOR A CONTRIBUTION YOU MUST BE A KENTUCKY LICENSED TRAINER, ASSISTANT TRAINER, EXERCISE RIDER OR STABLE EMPLOYEE.



\$ 506,234
Paid out retiring, disabled or deceased vested race trackers in 2022.

**KENTUCKY RACE TRACK
 RETIREMENT PLAN
 1 - 502 - 636 - 2646
 (SEE PAGE 8 FOR SIGN UP SCHEDULE)**

Information must be presented at time of sign-up. For more information call (502) 636-2646.



2023 KENTUCKY RACE TRACK RETIREMENT PLAN SIGN-UP

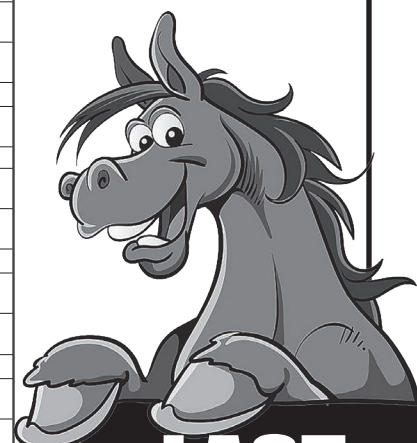
TRAINERS MUST HAVE THE FOLLOWING AT TIME OF SIGN-UP:

- 2022 Form 1040 and schedule C, Schedule F and Corporate Return (if applicable).

ASSISTANT TRAINERS, EXERCISE RIDERS AND STABLE EMPLOYEES MUST HAVE THE FOLLOWING INFORMATION AT TIME OF SIGN-UP:

- 2022 Form W2(s) or 1099(s) from a Ky Trainer(s) who made the required Kentucky starts in 2022 in which your total earnings were not less than \$5,200.

March 10	Friday	Turfway Park	10:00 a.m. to 2:00 p.m.
March 17	Friday	Turfway Park	10:00 a.m. to 2:00 p.m.
March 24	Friday	Turfway Park	10:00 a.m. to 2:00 p.m.
April 6	Thursday	Keeneland	10:00 a.m. to 2:00 p.m.
April 12	Wednesday	Keeneland	10:00 a.m. to 2:00 p.m.
April 24	Thursday	Keeneland	10:00 a.m. to 2:00 p.m.
May 16	Tuesday	Trackside	10:00 a.m. to 1:00 p.m.
May 23	Tuesday	Churchill Downs	10:00 a.m. to 1:00 p.m.
May 30	Tuesday	Churchill Downs	10:00 a.m. to 1:00 p.m.
June 6	Tuesday	The Thoroughbred Center	9:00 a.m. to 12:00 p.m.
June 7	Wednesday	The Thoroughbred Center	9:00 a.m. to 12:00 p.m.
July 14	Friday	Ellis Park	9:00 a.m. to 1:00 p.m.
July 21	Friday	Ellis Park	9:00 a.m. to 1:00 p.m.
August 11	Friday	Ellis Park	9:00 a.m. to 1:00 p.m.
October 3	Tuesday	The Thoroughbred Center	9:00 a.m. to 12:00 p.m.
October 4	Wednesday	Keeneland	10:00 a.m. to 2:00 p.m.
November 10	Friday	Turfway Park	10:00 a.m. to 2:00 p.m.



**LAST
CHANCE
SIGN UP**

You may also sign-up at the office of the Kentucky Racing Health and Welfare Fund from Monday, February 1, through Monday, November 15, 2023

BY APPOINTMENT ONLY

• **OFFICE LOCATION:**

THE OLD SCHOOL
422 Heywood Ave,
Louisville, Kentucky - 40208

• **OFFICE HOURS:**

MONDAY - FRIDAY
8:00 a.m. - 4:00 p.m.

• **FOR SPANISH ASSISTANCE CALL:**

(502) 636-2900
Extension 2

• **FOR ASSISTANCE IN ENGLISH CALL:**

(502) 636-2646

ALL DATES SUBJECT TO CHANGE