GRANT & PER DIEM NATIONAL PROGRAM OPERATIONAL GRANTEE CALL

November 14, 2023

RECORDING LINK: https://veteransaffairs.webex.com/veteransaffairs/ldr.php?RCID=69b42e7423e82c8a3a0866cb00fe4143

RECORDING PASSWORD: Homeless1!



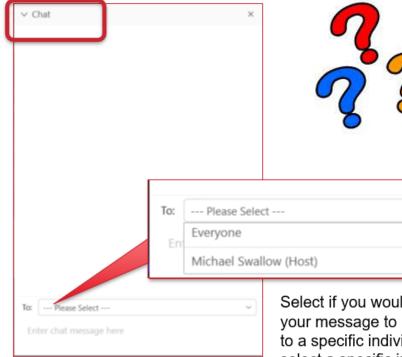


HOUSEKEEPING

- This meeting is being recorded.
- Past recordings are available on the GPD provider website: https://www.va.gov/HOMELESS/GPD_ProviderWebsite.asp
- The webinar will last approximately 60 minutes.
- Mics and video are disabled (but always check to make sure you're on mute).
- Questions can be submitted using the Chat function.

Select the Chat icon on the tool bar at the bottom of the screen.





Select if you would like to send your message to Everyone or to a specific individual. If you select a specific individual, this will send the message privately so no one else in the meeting will see it.

AGENDA

Presentations

- Health Updates: COVID-19, Influenza, & RSV, Jillian Weber, PhD, RN, CNL Homeless PACT National Program Manager
- Collaborative outreach activities during flu season
 - Jennifer Knapp, LCSW, VA Palo Alto Health Care System
 - Tanya Tabon, LCSW, VA Northern CA Health Care System
- SSI/DI Outreach, Access, and Recovery (SOAR)
 - Kristin Lupfer, MSW, Project Director of the SAMHSA SOAR TA Center
 - Jen Elder, MSc, Senior Advisor to the SAMHSA SOAR TA Center
- Financial Management Updates, Nancy Hegel, GPD Supervisory Financial Analyst
 - Grant Payments
 - Maximum per diem rate increase



Health Updates COVID-19, Influenza, & RSV

November 2023

Jillian Weber, PhD, RN, CNL Homeless PACT National Program Manager | Clinical Operations VHA Homeless Programs Office





PROTECT YOURSELF!

"Triple Threat" of viral respiratory illnesses this season:

COVID-19

- Can be very contagious and spread quickly; most people have mild symptoms
- Vaccination available to protect against serious illness from COVID-19

Influenza

- Contagious and generally infects nose, throat, and sometimes lungs
- Vaccination available to reduce risk from flu and its potentially serious complications

Respiratory Syncytial Virus (RSV)

- Usually causes mild, cold-like symptoms but can be serious especially for babies and older adults
- Vaccination available
 - Adults 60 and over and babies

PROTECT YOURSELF!

Prevention tools:

- Vaccinations
- Handwashing and cleaning
- Air quality improvements
- Masks
- Physical spacing (stay away from sick people)
- **Testing**
- Treatments

Special considerations:

- Children under 5
- Older adults
- Immunocompromised
- People with disabilities
- People with underlying health conditions



HOW TO GET VACCINATED

COVID-19 & Influenza

- Vaccinations are free and available at VA or in the community (e.g., Walgreens, CVS, etc.)
 - o www.vaccines.gov
- Recommended for everyone from aged 6 months

RSV

- Vaccinations available for adults 60 and over and babies
 - Especially adults with: chronic heart or lung disease, weakened immune systems, living in nursing homes or long-term care
- Ask Primary Care Provider
- Visit Where to Find Vaccines

ADDITIONAL RESOURCES

COVID-19

- VHA COVID-19 Vaccine SharePoint
- VHA COVID-19 Vaccine Dashboards
- CDC: Resources to support people experiencing homelessness

Influenza

- VHA Seasonal Influenza SharePoint
- VHA Influenza Data Dashboard\
- CDC: <u>Influenza</u>

RSV

CDC: Respiratory Syncytial Virus (RSV)

COLLABORATIVE OUTREACH ACTIVITIES DURING FLU SEASON AND VACCINATIONS:

Palo Alto VA Heath Care System





LOCATION







SAN JOSE/ SANTA CLARA COUNTY

- 2023 PIT Count- 479 Veterans
- More than one million residents
- Northern California's largest city
- 10th largest city in the Nation
- Santa Clara County has 1.9 Million residents
- One of the most expensive housing markets in the nation

DEMOGRAPHICS - AGE

Program	<= 40		41-65		66-85		Total		
	#	%	#	%	#	%	#	%	Avg
RT - GPD	40	20.6%	111	57.2%	43	22.2%	194	100.0%	54.4
Total	40	20.6%	111	57.2%	43	22.2%	194	100.0%	54.4

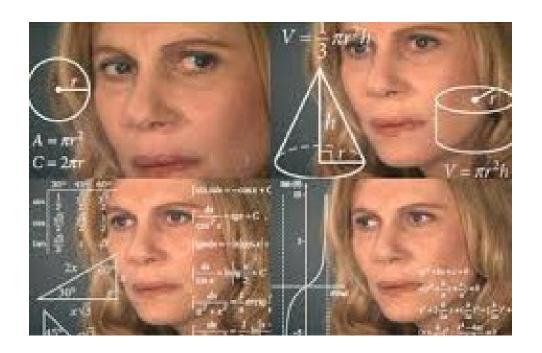
IMPORTANT POINTS!

- Prior relationships with Veterans AND providers
- Ample lead-up time
- Review barriers
 - (forgetting appointment times, transportation, etc.)
- Map out settings where Veterans already are/ attend
 - "We go to them, not have them come to us"



LOGISTICS AND SET UP

- Medical Outreach contacted the Agency's point of contact to arrange a time
 - Sent reminder email
- Veterans were informed about the vaccine event at group meetings and during 1:1 case management meetings
- Grantee had a sign-up sheet
- Flyers are posted both on-site and in the community
- Veterans are informed prior during drop-in clinic hours prior to the event



SET UP

- A medical outreach team of MDs administered the vaccines
- In a large meeting room often used for AA and Clinical groups on the GPD site
- Other non-GPD community providers and HUD-VASH case managers are also informed of the flu event





Many thanks to our grantee and Drs. Lighthall and Ramchandani for all the work they did around this vaccine event!!!





FLU EVENT

- The Medical Outreach team gave 20-30 flu vaccines at one of our largest GPD sites in San Jose, CA
- The Medical Outreach dedicated the first two hours of their usual drop-in hours to administering flu shots
- Plan to continue the same practice in FY 24
- Of note, this team offers flu shots at outreach sites as well
- GPD team will continue to collaborate with Medical Outreach team on key spots to maximize the number of Veterans to receive the flu shot
- Veterans who received the shots included those in HCHV CERS programs and HUD-VASH





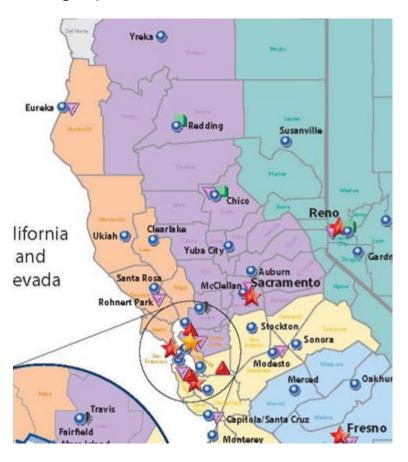
COLLABORATIVE OUTREACH ACTIVITIES DURING FLU SEASON AND VACCINATIONS:

Northern CA VA Heath Care System





Geographic Catchment Area



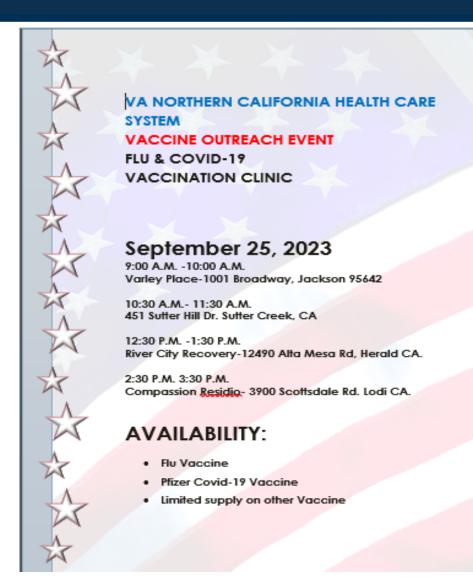
- Northern California HCS Homeless Programs Stat's
 - GPD beds- 217, SITH, Clinical Treatment, Bridge, Low Demand, Special Needs CM Grant
 - HCHV beds- 120
 - HUD-VASH vouchers- 2,538
 - 140 FTE

- Mobile Vaccine event 9/27-9/29
- 21 Vets vaccinated; 3 sites had to cancel event COVD outbreak
- Behind-the-scenes preparation needed
 - Space available for mobile vaccine event- common area, outside, access to sinks, bathrooms
 - Wi-Fi available
 - Tables and chairs- provided by agency or did VA need to bring
 - SW speaking to the Veterans about vaccine events and willingness to get vaccinated
 - Last Name and Last 4 of Veterans wanting vaccines and identification of wanted vaccines
 - Chart Review by RN's of all Veterans requesting vaccines in multiple databases: CPRS, JLV,
 California immunization registry (double checking to see if they've had vaccines before or needing the vaccine)
 - RN's calling Vets to obtain consent for vaccinations and to explore other shots that may due
 - Ordering of the vaccines



- Featured vaccines- COVID, Flu, then added Pneumovax, Tetanus (COVID not given due to supply chain issues)
- Coordination efforts between GPD Social Worker, RN's, GPD site, Pharmacy, Voluntary Services,
 Transportation
 - Multiple meetings with Social Work & Nursing to review logistics, information needed
 - Voluntary Services- goodies to be given out at vaccine events: water, trail mix, treats
 - Transportation- large enough cargo van to carry tables, chairs, vaccines and other equipment
 - Pharmacy- Storage and transportation of vaccines
 - needed a cold cube for storage of vaccines,
 - needed to be approved by pharmacy

- Lessons learned:
 - Scheduling mobile outreach events once COVID vaccines became available
 - More lead time-Lists of Veterans- what vaccines they're asking for
 - Common area for the mobile vaccine event
 - Social Worker/Agency staff available to retrieve Veterans from homes, or call them to remind them
 - Confirm and verifying Veterans willingness/wanting to get vaccines
 - Because RN's had to complete chart reviews additional work was added when RN's called





Cami Tran,
Jhoanna
Binuya
&
Homeless
Program Staff

SSI/DI OUTREACH, ACCESS, AND RECOVERY (SOAR)





Increasing Access to Social Security Disability Benefits: SOAR for Veterans

Substance Abuse and Mental Health Services Administration (SAMHSA) SOAR Technical Assistance Center Policy Research Associates, Inc.



Presenters



Kristin Lupfer, Project Director SAMHSA SOAR TA Center



Jen Elder, Senior Advisor SAMHSA SOAR TA Center



SSI/SSDI Outreach, Access, and Recovery (SOAR) Overview

Kristin Lupfer, Project Director, SAMHSA SOAR TA Center



Disclaimer

The views, opinions, and content expressed in this presentation do not necessarily reflect the views, opinions, or policies of the Center for Mental Health Services (CMHS), the Substance Abuse and Mental Health Services Administration (SAMHSA), or the U.S. Department of Health and Human Services (HHS).



Purpose and Objectives

- Identify the benefits of using the SOAR model to serve Veterans
- Provide an overview of SSI/SSDI and documenting disability
- Discuss income maximization and combining SSI/SSDI with other income sources
- Explore Veterans Affairs (VA) and SOAR Resources
- Access SOAR training and connect with local SOAR contacts



What is SOAR?

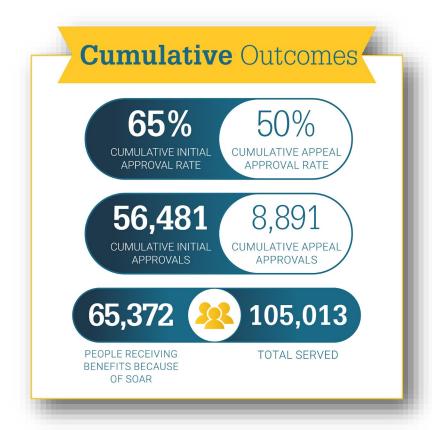
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- A model for assisting eligible adults and children to apply for Social Security Administration (SSA) disability benefits
- For individuals who are experiencing or at risk of homelessness and have a serious mental illness, cooccurring substance use disorder, or other physical disabilities
- Sponsored by SAMHSA in collaboration with the Social Security Administration (SSA) since 2005
- All 50 states and Washington, DC currently participate



SOAR Works!



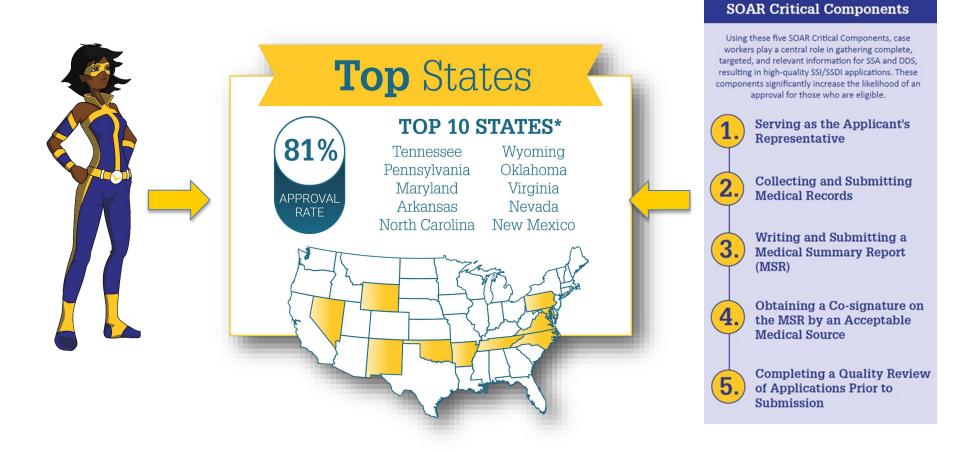


*National SOAR outcomes as of June 30, 2023

https://soarworks.samhsa.gov/about-the-model/oat-and-outcomes



SOAR Super Stars!



^{*}Inclusion: Highest cumulative approval rates on initial application for states with at least 250 cumulative decisions, at least 24 decisions in 2023 (2 per month), and a 2023 approval rate above the national average. **Combined, these states had 22,245 decisions**



Outcomes: SOAR for Veterans

- Almost 700 people who work for the VA or a Veteran-serving organization have completed the SOAR Online Course.
- Cumulatively, SOAR providers have assisted 2,978 Veterans with initial SSI/SSI applications and an additional 648 with their appeals.
- In FY2023, SOAR providers assisted 241 Veterans with their initial SSI/SSDI applications.
- The cumulative approval rate on initial Veterans' applications is 63% in 124 days.



Importance of SSI/SSDI for Veterans

- SSA disability benefits can provide access to:
 - Income: Veterans can receive Supplemental Security Income/Social Security Disability Insurance (SSI/SSDI) in conjunction with, or as an alternative to, VA disability benefits
 - Health insurance: Veterans can use the Medicaid and Medicare health benefits that come with SSI/SSDI to supplement VA health services
- For Veterans with disabilities, SSI/SSDI can increase income and housing stability, and reduce their future risk of homelessness
- Opportunity for staff serving Veterans to help with both SSA and VA disability benefits

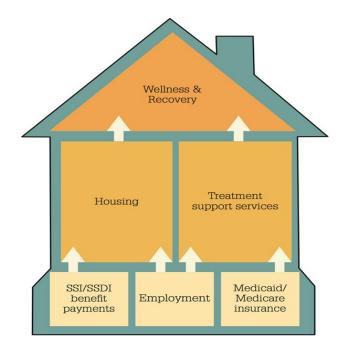


A Foundation for Recovery and Resiliency

More Than Income

- Access to health care and housing
- Increased education and employment opportunities
- Decrease in incarcerations, institutionalization, and hospitalizations

SSI/SSDI: One Brick in Foundation





SSI and SSDI: The Basics

Supplemental Security Income (SSI)

- Eligibility based on need: low income and resources; living arrangement
- Monthly amount based on Federal Benefit Rate: \$914/month (2023)
- Date of eligibility based on Protective Filing Date/Application Date
- Health insurance: Medicaid

Social Security Disability Insurance (SSDI)

- Eligibility based on insured status (FICA payments)
- Monthly amount based on earnings history
- Date of eligibility based on "date of onset" of disability,5 month waiting period
- Health insurance: Medicare



SSA's Definition of Disability for Adults

- •The inability to engage in any *substantial gainful activity (SGA)* \$1,470/month (2023)
- By reason of any medically determinable physical or mental impairment(s)
- Which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months.



How GPD Providers Can Help

- Connect the Veteran to health care
 - Arrange for mental health and medical evaluations
 - Gather medical records in support of SSI/SSDI application
- Documenting disability
 - Your documentation of the Veteran's symptoms and limitations in daily activities, social interactions, and concentration supports the SSI/SSDI application



Income Maximization and Connecting with Resources

Jen Elder, Senior Advisor, SAMHSA SOAR TA Center



Income Maximization

- SSI/SSDI can work in combination with other income sources to support the Veteran/Veteran family in securing income and housing stability
- Veterans may be eligible to receive both SSA and VA disability benefits
- Employment is possible and encouraged while applying for and receiving disability benefits





VA Income and Benefits Calculator

- Designed to encourage individuals to utilize SSA work incentives to maximize their income.
- Includes separate calculators for SSI and SSDI beneficiaries
- Provides a visual and calculated representation of how increasing income from employment or other benefits will affect overall income.

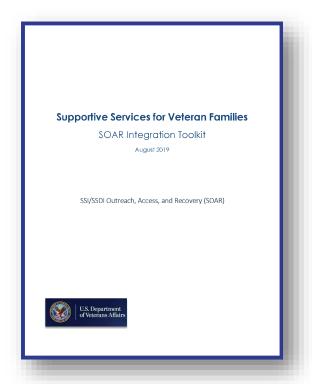
SSI Calculator: Employment and Unearned Income To estimate total gross monthly income, fill in the box below using monthly amounts: **Calculating Gross Monthly Wages** Unearned Income (VA or state benefits, etc.) \$0.00 Hourly Pay Gross Monthly Wages (before taxes 0.00 Hours Worked (monthly) Plan to Achieve Self-Support (PASS) \$0.00 Gross Monthly Wages (pre-tax) Impairment Related Work Expenses (IRWEs) Total Monthly Income (Before Taxes) **Unearned Income** \$0.00 Unearned Income \$0.00 Gross Monthly Wages \$0.00 Unearned Income (VA benefits, state benefits, etc.) -\$20.00 General Income Exclusion \$771.00 SSI Benefit Check \$0.00 Total Countable Unearned Income \$771.00 Total Gross Monthly Income **Total Monthly Income Earned Income from Wages** (Before Taxes) \$0.00 Gross Monthly Wages (before taxes) -\$65.00 Earned Income Exclusion -\$20.00 Any remaining General Income Exclusion \$0.00 PASS Plan \$0.00 Impairment Related Work Expenses (IRWEs) \$0.00 Gross wages, after subtracting exclusions ÷ 2 Divide by 2 (SSA counts \$1 for every \$2 earn \$0.00 Total Countable Earned Income \$0.00 Total Countable Income (Unearned + Earned ■ Gross Monthly Wages SSI Benefit Check Calculating SSI Benefit Amount \$771.00 SSI Federal Benefit Rate (\$771 in 2019) Note: This calculator is for estimating income only \$0.00 Add an SSI State Supplement (if applicable) The Social Security Administration will make the \$0.00 Total Countable Income official determination when you report your \$771.00 SSI Benefit Check uneamed income and wages

https://soarworks.samhsa.gov/article/new-va-tool-helps-maximize-income



VA SOAR Integration Toolkit

- Helpful guide to review:
 - SSI/SSDI eligibility criteria
 - SSA work incentives
 - Combining income streams
 - Collaborating with other community programs
 - Connecting with SOAR State and Local Leads



https://soarworks.samhsa.gov/article/ssvf-soar-integration-toolkit



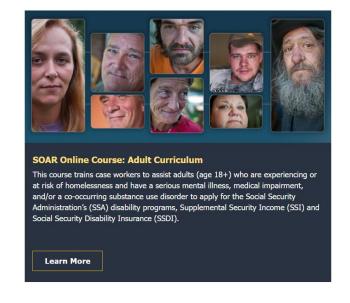
How GPD Providers Can Help

- Explore all potential income sources with the Veteran, along with eligibility criteria
 - Connect the Veteran with disability application assistance and employment supports
- Use the VA Income and Benefits Calculator to start discussions about income maximization
 - Connect the Veteran with a benefits planner
 - SSA: Ticket to Work https://choosework.ssa.gov
 - VA: VSOs and Regional Benefits Office



Benefits of the SOAR Online Courses

- Standardized training provided across all geographic areas
- SOAR Leaders can coordinate follow-up training and support
- Courses are FREE, web-based, and self-guided
- 20 CEUs from National Association of Social Workers (NASW)







Getting Involved: Time Commitment

- Training: 20 hours
- 20-40 hours per complete application
- SOAR Critical Components
- Outcome Tracking
- Benefit to Your Agency and the Individuals You Serve



TRAINING

The free SOAR Online Course (soanworks samhsa, gov/online-courses) trains providers to assist inclividuals with the Social Security disability application process. The course includes an Adult curriculum for assisting with Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) claims for adults and a Child Curriculum for assisting with SSI claims for children.

Each curriculum has 7 classes, each of which has a series of articles, short quizzes, and a practice case component. The practice case provides an opportunity for trainees to apply what they have learned in the course by completing a sample application for a fictitious applicant using SOAR techniques.

It takes approximately 20 hours to complete each curriculum, and participants can work at their own pace. We encourage students to complete the curriculum within 30 days to retain the information learned.

Upon successful completion, participants will receive **20 continuing education units** from the National Association of Social Workers.

Many SOAR Local Leads offer SOAR Online Course Review Sessions to review key components of the curriculum, discuss local/state practices, and connect new providers to local Social Security Administration (SSA) and Disability Determination Services (DDS) offices.



TIME COMMITMENT

We estimate that each SOAR application will take approximately **20-40 hours** to complete, from initial engagement to receiving a decision on a claim. This generally occurs over the course of **60-90 days**.

The time spent on each application will vary depending on the amount of engagement that

is needed as well as other variables such as the experience level of the SOAR worker. For example, engagement with an applicant who is residing in an institution may take 20 hours, while it may take longer to connect with someone who is living outside or difficult to contact.



Oh, the Support You Will Receive!

SOAR TA Center Activities and Support











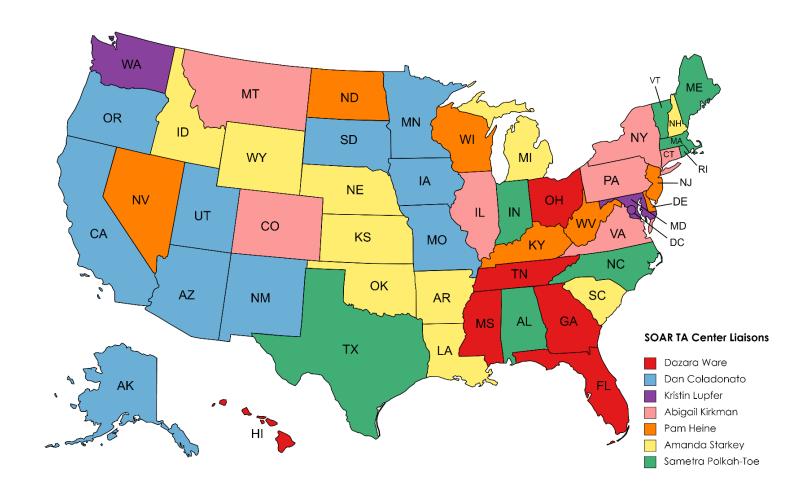








Connect with SOAR in Your State



https://soarworks.samhsa.gov/state-directory



What's Next?

- Review the SOARWorks website:
 - Starting Your SOAR Initiative:
 https://soarworks.samhsa.gov/about-the-model/your-soar-program
 - SOAR Online Course Catalog: https://soarworks.samhsa.gov/online-courses
 - SOAR and Veterans: https://soarworks.samhsa.gov/topics/veterans
 - https://soarworks.samhsa.gov/article/soar-and-va-grantand-diem-gpd-program
 - Reach out to your SAMHSA SOAR TA Center Liaison (https://soarworks.samhsa.gov/contact) if you are interested in learning more about SOAR!



Thank You

SAMHSA's mission is to reduce the impact of substance abuse and mental illness on America's communities.

https://soarworks.samhsa.gov

soar@prainc.com

www.samhsa.gov

1-877-SAMHSA-7 (1-877-726-4727) ● 1-800-487-4889 (TDD)

FINANCIAL MANAGEMENT UPDATES





GRANT PAYMENTS

Case Management grants

- Grantees submit payment requests for costs incurred through the Health and Human Services (HHS)
 Payment Management System
- Payment requests are reviewed and approved by the GPD national office
- VA obligated the entire 24-month award
- No advances
- Typically, grantees submit payment requests monthly or twice per month
- Cumulative payment requested amount should not exceed the portion of the grant period elapsed to ensure funding is not fully drawn down before the grant period ends.
- Organizations that had case management grants in FY 2023, must be careful to select the correct HHS
 account when requesting your final (September) payment.





GRANT PAYMENTS

- Per Diem Only (PDO) and Transition In Place (TIP) grants
 - FY 2024 authorized per diem rate is stated in the award letter/email (sent October 3rd)
 - TIP and PDO grantees may not bill for more than their authorized number of beds (see grant agreement, page 1)
 - Ex: 20 authorized beds is a maximum of 620 bed days in October and 600 bed days in November
 - No advances; grantees are paid based on the number of bed days of care provided each month.
 - Grantees must maintain a detailed daily census of all participants;
 - Census is supporting documentation for your monthly invoice and must be provided to the GPD liaison along with the <u>per diem payment voucher</u>
 - Monthly payments submitted through Tungsten and routed to the local VA medical center for review and approval

GRANT PAYMENTS

- Per diem rate monitoring and modifications
 - Per diem is up to 100% of the estimated cost of care, minus other sources of income (<u>38 CFR 61.33(c)</u>).
 - Grantees must monitor their per diem rate for accuracy (monthly)
 - Grantees are required to submit a rate modification request if their per diem rate does not accurately reflect their allowable and allocable costs incurred
 - Rate modifications may be submitted through eGMS at any point during the grant lifecycle and are effective the 1st of the month following a properly submitted request (<u>How-to Submit a Rate Modification</u>)
- Grantees may not accrue substantial unobligated funds through the over-estimation of their per diem rate
 - This is non-compliant with the terms and conditions of the GPD grant
 - Excessive accrual of unobligated funds demonstrates a lack of internal controls (<u>2 C.F.R §200.303</u>)
 - Federal payments require that "payment methods must minimize the time elapsing between the transfer
 of funds from the United States Treasury or the pass-through entity and the disbursement by the nonFederal entity" (2 C.F.R §200.305)



MAXIMUM PER DIEM RATE INCREASE

- The State Home domiciliary rate increased to \$59.69
 - 115% State Home rate \$68.64 (Per Diem Only)
 - 115% State Home rate \$8.58/hour (Service Centers)
 - 150% State Home rate \$89.54 (Transition In Place)
 - 200% State Home rate \$119.38 (Special Need)
- Requests to modify a per diem rate are submitted through GPD's <u>electronic grants management</u> system (eGMS)
- Questions should be directed to <u>GPDFiscal@va.gov</u>

OFFICE OF BUSINESS OVERSIGHT

Upcoming Fiscal Reviews:

- Lutheran Social Services Of Central Ohio Inc Nov 13 17, 2023
- The Salvation Army, Louisville Nov 13 17, 2023
- Delaware Center for Homeless Veterans, Inc. Nov 27 Dec 1, 2023
- Home of the Brave Nov 27 Dec 1, 2023
- Esperanza En Escalante Dec 4 8, 2023
- Criminal Justice Ministry Dec 4 8, 2023
- Altamont Program, Inc. Dec 11 15, 2023
- Aspire Health Partners Dec 11 15, 2023

- Buffalo Valley, Inc. Dec 11 15, 2023
- Camillus House Dec 11 15, 2023
- People Assisting the Homeless Jan 8 12, 2024
- Boley Centers, Inc. Jan 8 12, 2024
- Society of St. Vincent de Paul South Pinellas, Inc. Jan 8 12, 2024
- Catholic Services Acadiana, Inc. Jan 8 12, 2024
- United States Veterans Initiative, Phoenix, AZ Jan 22 26, 2024
- Central Iowa Shelter & Services Jan 22 26, 2024
- VHVH, Inc. Jan 22 26, 2024

•GPD Grantee Annual Training FY24 - How to Prevent Questioned Costs and Unobligated Funds

The Office of Business Oversight (OBO) will provide training on behalf of the Grant Per Diem (GPD) Program Office. OBO will provide grantees with the knowledge, skills and abilities to prevent questioned costs and unobligated funds.

Wednesday, December 13, 2023, 2hrs (9:00 am Pacific, 10:00 am Mountain, 11:00 am Central, 12:00 pm Eastern)

https://veteransaffairs.webex.com/veteransaffairs/j.php?MTID=me78ea46194d4305a6d2a8d45a7b095e8

Meeting number (access code): 2764 693 8895

Meeting password: Homeless1!





REMINDER





GPD CASE MANAGEMENT GRANTEES HMIS UPLOAD

All GPD Case Management (CM) grantees must participate in their local Homeless Management Information System (HMIS) to document GPD CM services.

HMIS:

- The first <u>HMIS Repository</u> opened November 1, 2023, for GPD CM uploads and closed Tuesday, November 7, 2023
- Accessing Technical Assistance: GPD HMIS@abtassoc.com
- **NEXT UPLOAD:** December 4, 2023

Month in FY 24	First Upload Due	Final Upload Due	Export Start/End
October	Thursday, November 2, 2023	Tuesday, November 7, 2023	October 1, 2023, to date of upload
November	Monday, December 4, 2023	Thursday, December 7, 2023	October 1, 2023, to date of upload
December	Wednesday, January 3, 2024	Sunday, January 7, 2024	October 1, 2023, to date of upload
January	Friday, February 2, 2024	Wednesday, February 7, 2024	October 1, 2023, to date of upload
February	Monday, March 4, 2024	Thursday, March 7, 2024	October 1, 2023, to date of upload
March	Tuesday, April 2, 2024	Sunday, April 7, 2024	October 1, 2023, to date of upload
April	Thursday, May 2, 2024	Tuesday, May 7, 2024	October 1, 2023, to date of upload
May	Monday, June 3, 2024	Friday, June 7, 2024	October 1, 2023, to date of upload
June	Tuesday, July 2, 2024	Sunday, July 7, 2024	October 1, 2023, to date of upload
July	Friday, August 2, 2024	Wednesday, August 7, 2024	October 1, 2023, to date of upload
August	Wednesday, September 4, 2024	Saturday, September 7, 2024	October 1, 2023, to date of upload
September	Wednesday, October 2, 2024	Monday, October 7, 2024	October 1, 2023, to date of upload





THANK YOU!



Next Call: Tuesday, December 12 @ 2pm ET



