Improving Access to Resources for the Medically Uninsured and Underinsured

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The Problem At a National Level

- Even with the implementation of the Affordable Care Act (ACA), rates of medically uninsured patients remains high with a predicted 36-45 million Americans predicted to remain uninsured by 2019\(^1\).
  - Major factors in deciding not to apply for health insurance:
    - Difficulty obtaining information about how to apply
    - Cost of premiums and care
- In 2015, 46% of uninsured adults reported the high cost of insurance as a barrier to attaining coverage\(^2\)
- One in five uninsured adults went without necessary medical care as a result of cost in 2015\(^2\)
- Lacking insurance coverage puts people at risk of medical debt and contributes to almost half of all bankruptcies in the United States
The Problem in Vermont

- 8% of Vermont state residents report being medically uninsured\(^4\)
- 7% of Washington County residents report not having health insurance\(^4\)
- Multitude of underutilized resources to reduce financial barriers to health care for the medically uninsured/underinsured exist in Vermont including\(^4\):
  - Vermont Health Connect (VHC)
  - CMVC Financial Assistance Program & Prescription Assistance Program
  - Vermont Rx Card
  - Local free clinics throughout the state
- In my experience at Mad River Family Practice, I routinely saw patients who were unable afford medical care, having to pick and choose what laboratory testing they could afford, and were unaware of available resources to lessen their financial burden.
Public Health Cost

• In 2001 the total medical care received by the uninsured totaled $98.9 billion of which $35 billion was considered uncompensated care, meaning health care services without a direct source of payment\(^5\)

• In 2002, the aggregate, annualized cost of diminished health and shorter life span for the nearly 41 million uninsured Americans was estimated to be between $65 billion and $130 billion per year of health insurance forgone\(^5\)

• In 2013, the cost of uncompensated care provided to uninsured individuals was calculated as $84.9 billion. To help offset this financial cost to providers, $53.3 billion was paid, mostly from federal government sources including Medicaid and Medicare and the Veterans Health Administration as well as state and local government funds to a lesser degree \(^6\)
Community Perspective (A)

- Kate Anderson, Community Health Team Nurse at Mad River Family Practice
  - What are the biggest barriers to patients in this practice accessing health care?
    - Transportation to specialist appointments and financing health care from lack of insurance to the cost of labs and prescription medications
    - Some patients must sign a waiver agreeing to pay for labs if not covered by their insurance
  - What resources are available for patients who are paying out of pocket, uninsured or underinsured?
    - Vermont Health Connect to apply for insurance, Rx Card, CMVC prescription assistance program, free clinics, and free transportation for Medicaid patients
  - What barriers do you perceive prevent patients from attaining financial assistance for health care?
    - Patients must be proactive in contacting their insurance companies to find out what’s covered and identifying areas of need to seek additional resources to finance healthcare
Vermont Health Connect Patient Navigator

“We see many patients that are facing these challenges, most often we are able to get patients on Medicaid. However, we are seeing an increase in self pay patients that could no longer afford the exchange monthly premiums. These patients won't qualify for Medicaid as they are over income guidelines, (120% of poverty level) the only option we have is to have patient apply for our Charity care (health assurance plan) at least we are able to offer an adjustment based on income as ours is 450% of poverty level.”
Aim: to create a singular tool for patients to identify resources applicable to their specific healthcare needs to better empower the underserved community members.

Half-page easily navigable reference guide was developed with intent to distribute directly to patients in waiting room and patient rooms.

An additional brochure bearing similar information was created to accommodate pamphlet bulletin board present in the office.

**Intervention and Methods**

### Need help applying for insurance?
- **Vermont Health Connect**
  - Call: 855-899-9600; Online: [https://portal.healthconnect.vermont.gov/](https://portal.healthconnect.vermont.gov/)
- **CVMC Financial Assistance Program**
- **Green Mountain Care**
  - Online: [www.greenmountaincare.org](http://www.greenmountaincare.org)

### Help with paying for prescriptions?
- **Vermont Rx Card**
  - All Vermont residents eligible
  - Online: [www.VermontRxCard.com](http://www.VermontRxCard.com)
- **CVMC Prescription Assistance Program**
  - Limited to patients with a CVMC PCP and whose household income is below 400% federal poverty guidelines; excludes Medicaid
  - Ask for an application form at any CVMC practice or call 802-225-3024 or online at [https://www.cvmc.org/pur-patients/patient-financial-services/financial-assistance](https://www.cvmc.org/pur-patients/patient-financial-services/financial-assistance)
- **Walmart $4 List**
  - Online: [https://www.walmart.com/cp/1078664](https://www.walmart.com/cp/1078664)
- **Price Chopper RxAdvantage Price List**
  - Online: [http://freedrugcard.us/shaws-osco-pharmacy-discount-card.html](http://freedrugcard.us/shaws-osco-pharmacy-discount-card.html)
- **Shaws Osco Pharmacy Discount Card**
  - Online: [http://freedrugcard.us/shaws-osco-pharmacy-discount-card.html](http://freedrugcard.us/shaws-osco-pharmacy-discount-card.html)
- **Coupons through GoodRx.com**
- **Non-emergency medical transport**
  - **Green Mountain Transit Agency**
    - Limited to Medicaid, senior citizens (60+), and persons with disabilities
    - Call to reserve a ride: (802) 223-7287
  - **CVMC Financial Assistance Program**
    - Eligible for: Vermont residents with medically necessary services and whose household income is below 400% federal poverty guidelines

### Experiencing Financial Hardship?
- **CVMC Financial Assistance Program**
  - Eligible for: Vermont residents with medically necessary services and whose household income is below 400% federal poverty guidelines

### Tips for Financing Your Medical Care
- **Be proactive!**
  - Call your health insurance to check if labs/imaging/prescriptions will be covered
  - If you try to fill a prescription and it is prohibitively expensive, call here (Mad River Family Practice) – there may be a cheaper alternative

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**Women’s Health**

- **Ladies First**
  - Eligible if: VT resident, 21+, income w/in organization limits
  - Provides health screening, pays for weight loss programs, diabetes prevention
  - Call: 800-508-2222, Online: [LadiesFirstVT.org](http://LadiesFirstVT.org)

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Results

• Resources for financing medical care were compiled and presented to Mad River Family Practice staff in both handout and pamphlet formats
  – Help providers counsel uninsured or underinsured patients on how to apply for health insurance
  – Provide patients with information that can be taken home on available resources to help pay for prescriptions and labs

• With time, the results of the intervention will be better able to be measured
Evaluation of Effectiveness and Limitations

• Evaluation of Effectiveness:
  o In the process of sharing handout and pamphlet with Mad River Family Practice staff and going through approval process
  o To evaluate effectiveness, compare the number of phone calls and patient self-reports related to inability to pay for prescriptions prior to and after intervention

• Limitations:
  o Need significant resources beyond scope of this project such as dedicated social workers to follow up on patients after providing initial handout/pamphlet
  o Sustainability of continued manufacture of paper pamphlets/handouts at a medical practice
Future Directions

- Develop smart text in the electronic medical records system to provide a tailored list of financial resources available for medically uninsured or underinsured patients to include in end of visit summaries
- Add in a screening question into the template for office visit notes to identify patients with financial barriers to provide information about available resources
- Survey patients to identify best means to provide information about resources to improve financial literacy
- Survey patients to biggest barriers to affording health care – insurance, co-pays, labs, or prescriptions?
- Host informational session for patients with Vermont Health Connect patient navigators to provide education on how to apply for medical insurance


3. County Health Rankings, a Robert Wood Johnson Foundation program in collaboration with the University of Wisconsin Population Health Institute. Available at countyhealthrankings.org


