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Pilot health project aims to improve care for uninsured

By Guy Boulton of the Journal Sentinel

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Rick Wood

Antonio Mendoza has his vital signs checked by registered nurse Jeffrey Luecke at Aurora Walker's Point Community Clinic. The clinic is part of a pilot project to improve access to specialty care for people without health insurance.

Bruce Weiss describes his work as a volunteer physician at the Bread of Healing Clinic as rewarding and frustrating.

The rewarding part is the patients at the free clinic are "extraordinarily appreciative," he said. The frustrating part is when a patient without health insurance needs to see a specialist or needs a diagnostic test, biopsy or surgery.

"We will diagnose people with a problem," Weiss said, "and then the trick is, 'How do we get them care?'"

It's a common question for physicians at free clinics and community health centers.

The Milwaukee Health Care Partnership, a coalition that includes the chief executives of the health care systems in Milwaukee County, recently launched a pilot project to provide more access to care for those patients.

"Everyone realized that there was a better way, not only to secure access but also to deliver better care," said Joy Tapper, executive director of the Milwaukee Health Care Partnership.

Each of the four health systems that treat adults in Milwaukee County has agreed to accept referrals of uninsured patients from a free clinic or community health center in the pilot project.

The health systems and the clinics or health centers are:

Aurora Health Care: Aurora Walker's Point Community Clinic, 611 W. National Ave.

Columbia St. Mary's Health System: Columbia St. Mary's St. Ben's Clinic, 1027 N. 9th St.

Froedtert Health and Medical College of Wisconsin: Progressive Community Health Centers, which has clinics at 3522 W. Lisbon Ave. and 1452 N. 7th St., and AIDS Resource Center, 820 N. Plankinton Ave.

Wheaton Franciscan Healthcare: Milwaukee Health Services, which has clinics at 2555 N. King Drive and 8200 W. Silver Spring Drive.

People must have an income of less than 200% of the federal poverty threshold - \$22,340 for one person - to be eligible for the program.

The pilot project, which has taken several years to put together, includes a system to screen patients for eligibility and track the costs incurred by each health system.

"It's an effort to collaboratively address a thorny problem," said John Fangman, an associate professor and director of Collaborative Urban Clinical Programs at the Medical College of Wisconsin.

Only a fraction of the free clinics and two of the four community health centers in Milwaukee County are part of the pilot.

"It's a starting point," Tapper said. "We want to hone the processes."

The partnership estimates the pilot project will cost \$10.8 million a year. The estimate doesn't include costs already incurred by the health systems.

Financial assistance

Froedtert Health and Medical College of Wisconsin now take referrals of uninsured patients from Progressive Community Health Centers.

"It's a real problem in this city, so we are very fortunate to have that relationship," said Sarah Andritsch, a spokeswoman for the community health center.

The other health systems also have existing relationships with the safety-net clinics in the pilot project.

All of the health systems in the Milwaukee area have generous policies on charity care and provide tens of millions of dollars in financial assistance to uninsured patients each year.

The amounts typically range from 1% to 2% of their patient revenue.

Applying for financial assistance can be a lengthy and complicated process. Doctors at free clinics and community health centers say they often struggle to get access to specialists and hospital services for uninsured patients.

Getting specialty care for patients covered by state health programs, such as BadgerCare Plus, can be a problem because the programs pay far less than commercial health plans.

"That's the hardest part of (providing) care in this community for this population," said Margaret Faut Callahan, dean of the College of Nursing at Marquette University, which staffs the Marquette Neighborhood Health Center. "It is very time consuming."

Doctors typically call colleagues to ask if they will see a patient. But even if the doctors agree, they may need approval from the health system where they work.

Estimates on the number of people uninsured vary. But the U.S. Census Bureau estimates that roughly 18% of the people between 18 and 64 - more than 100,000 adults - in Milwaukee County were uninsured in 2010.

The majority work but have incomes below \$35,000 a year.

The Census Bureau estimates include people who are without coverage for less than a year. But a recent study by the Commonwealth Fund found an increase in the number of people who have been without health insurance for more than two years.

Weiss said the Bread of Healing Clinic is seeing more people who were uninsured because they lost their jobs.

One recent patient was a woman in her early 50s with diabetes who had been insured for 30 years. She now is uninsured and on a limited income.

"That's one of the things that are frustrating to me," said Weiss, a senior medical director for UnitedHealthcare. "But that's our current health care system."

Accounting for care

How many patients could be helped by the Milwaukee Health Care Partnership's pilot project is unknown.

"It's difficult to get your arms around an actual number," Tapper said. "One of the benefits of this process is we will actually be able to collect data."

The pilot project initially will focus on safety-net clinics that have an established relationship with patients and that can oversee and manage a patient's care.

"We are trying to mimic the kind of care that's available for others in our community," said Bruce Van Cleave, chief medical officer of Aurora Health Care.

Van Cleave and his counterparts at the other health care systems, the community health centers, a physician representative from Milwaukee Free Clinic Collaborative and the Milwaukee County Medical Society were credited with pushing to get the pilot project started.

Most doctors are more than willing to accept uninsured patients, Van Cleave said. "This is why we got into medicine," he said. "At the fundamental level, we were attracted to health care so we could help people."

One challenge in getting the pilot program under way was that each health system has its own policy on charity care and financial assistance. Another was the potential cost.

The goal was to develop a model that provides timely, appropriate, coordinated care and that equitably distributed the cost among the health systems, Tapper said.

The partnership has contracted with Benefit Service Group, an insurance broker and benefit consultant in Pewaukee, to track costs.

The plan now is to test the system and then expand it, Tapper said.

"We wanted to get something going," she said. "We wanted to see what we learned."

The Bread of Healing Clinic, which has about 150 volunteers, is a potential candidate for the next phase.

It would make the work of volunteers such as Weiss less frustrating.

POLICY SUMMARIES

Below are summaries of the policies on charity care and financial assistance for the four health systems that treat adults in Milwaukee County.

Aurora Health Care: People with household incomes at or below 400% of the federal poverty threshold receive assistance based on a sliding scale. For uninsured patients with catastrophic medical bills, the maximum payment is 10% of their income for five years. Any balance after five years is forgiven. Uninsured patients also can receive a 15% discount and an additional 10% if the bill is paid within 30 days.

Columbia St. Mary's Health System: Patients with household income below 200% of the federal poverty threshold can receive free care. Patients with incomes between 200% and 300% of the threshold are billed on a sliding scale, and patients with higher incomes may be eligible for some level of discount based on their ability to pay. Uninsured patients also can receive a 20% discount and an additional 20% if the bill is paid in full within 30 days.

Froedtert Health: Patients with household incomes below 200% of the federal poverty level who meet net asset guidelines receive free care. Those with incomes between 200% and 400% of the threshold are eligible for assistance based on a sliding scale. Uninsured patients also can receive a 20% discount and an additional 20% if they prepay the estimated bill or 10% if they pay within 15 days.

Wheaton Franciscan Healthcare: Patients with household incomes below 200% of the federal poverty threshold level who meet certain guidelines on net assets receive free care. Those with income between 200% and 400% of the threshold are eligible for assistance based on a sliding scale. The maximum payment for an uninsured patient qualifying for charity care is capped at 15% of gross income. Gives a discount to uninsured patients similar to the discounts given to the three largest health plans. Source: Health care systems