

Hospitals Find that Helping the Uninsured is Just a Click Away

By *Phil Lebherz, Founder, The Foundation for Health Coverage Education*

Finding coverage options for the nation's 47 million uninsured continues to be a complex dilemma for the nation's health care providers. However, a new ally in the effort to alleviate the problem is on the horizon. Technology is quickly emerging as a key tool to reach out to the nation's millions of uninsured, particularly the estimated 15 million who qualify for public sponsored insurance programs and are unaware of them or who have not signed up.

The concept is that technology can transform the system dramatically by minimizing the number of social service visits, lengthy, confusing paper applications and long waits for application processing. People can now access applications online, as well as gather information about what supporting documents they need to bring (e.g., proof of residency, birth certificate, ID, etc.), before entering the social services office. In addition, they will be able to fill out the application before going in for the interview, thus saving time and making the process easier for the patient and provider.

While the introduction of technology into the application process is promising, the first and most important step is to educate consumers and providers about the many available options for the uninsured. New Federal Poverty guidelines for the uninsured mean that millions of additional working Americans now qualify for free coverage. In addition, there are many low cost programs or those that target a specific disease. For example, Georgia, Ohio, Texas, Florida and several other states have programs to provide free breast and/or cervical cancer screenings and/or treatment to qualifying low income women.

A growing number of organizations believe that one way to promote and help connect the uninsured with available resources is through the use of technology. The Foundation for Health Coverage Education (FHCE) is a non-profit organization created solely to help communicate to the uninsured nationwide about available health coverage options in their area. Using a website (<http://www.coverageforall.org/>), 24/7 bilingual help line and an innovative "Matrix" that clearly details available programs, FHCE strives to reach not only consumers directly, but also health care providers, social workers, schools, human resource professionals, anyone who can or could come in contact with the uninsured.

Recently, the organization has begun reaching out directly to hospitals to find new ways to communicate information to the uninsured. Earlier this year, the FHCE embarked on a program with Catholic Health care West (CHW) for a multi-prong effort to streamline the Medicaid enrollment process. The program is being instituted in the organization's 41 hospitals located in 3 states in the western U.S.

CHW and FHCE go out into the community to educate consumers about available options. They then encourage people to visit a website - www.coverageforall.org - for help in finding the appropriate program. Once the program is found, the consumer is encouraged to complete a downloadable application form. Assistance is available through the website or the 24/7 bilingual help line.

...Just a Click Away

There are many benefits to using a technology approach to communicate with, and/or register the uninsured. Web-based systems provide an efficient one-stop approach to enrollment in a range of public sector health programs. Technology streamlines the enrollment process by collecting data from a family once, instead of multiple times (often at different locations). Under the Foundation's program in California, and with participating hospitals, information is then transmitted electronically instead of by mail.

While many people are waiting to see what the next political election will bring in terms of health care reform, it's important to remember that people need help today. In addition, finding ways to address the issue of the uninsured will continue to challenge Americans for years to come - whatever the political backdrop. Using technology to help quickly and easily connect the uninsured with resources can become one important part of a national effort to address this issue on many fronts.