

Helping Uninsured Patients

For nurses, assisting patients without healthcare coverage begins with knowledge of available resources.

By Philip Lebherz

It's a scenario nurses routinely face: A patient, existing or new, comes in to the office or hospital with a severe illness, but when the issue of a follow-up appointment or even prescriptions comes up, the patient confides they have no insurance and can't pay for any more office visits or medicine.

While part of a national debate, nurses are often left to deal with the very real situations faced by their patients that lack insurance.

Often it is a long-time patient that recently lost a job, or perhaps a spouse who has lost insurance due to divorce, or even a young adult who finds herself without coverage through parents.

Whatever the reason, nurses have often been the ones left scrambling to find some way to provide vital healthcare services.

So what can nurses do to help their patients who may find themselves without healthcare coverage?

New initiatives, many funded by nonprofit organizations, are seeking to offer immediate relief to the uninsured by providing nurses, physicians and other healthcare professionals with resources that can help them assist their patients.

Uninsured Everywhere

Finding ways to help patients must first begin with an understanding of the problem. According to CDC, there are more than 43.6 million uninsured individuals in the U.S.

However, many of those people may be unaware that they do have coverage options. In fact, one of the most basic issues to be addressed is the fact that there are millions of people who qualify for government assistance, but have not accessed it.

It's estimated that about 15 million Americans are eligible for some type of health care coverage, but have simply never signed up.

Another 15 million Americans are considered self-insured because their incomes are 200 percent above the federal poverty level, which is approximately \$41,300 per year for a family of four, according to 2007 Federal Poverty Level data.

What's more, about 30 percent of the uninsured in the U.S. are 19 to 29 years old. Many are students opting to forgo coverage until they get a job or are working in jobs that don't offer insurance. Often these individuals are simply unaware they may qualify for insurance coverage or are uncertain about how to apply.

In short, they need information and guidance from nurses and other healthcare professionals.

Coverage for All

The good news is there are many health insurance options available today. (see page 3) Nurses may be aware of some of these programs, but the challenge they face is in helping patients learn about which ones they qualify for, and in helping them to sign up.

Recognizing this challenge, the non-profit organization Coverage for All, has been working to provide healthcare providers with resources that will help not only to inform patients, but also help them determine their eligibility for healthcare coverage.

Coverage for All includes a Health Care Options Matrix that can help nurses and others quickly identify various programs available for patients nationwide.

It includes a tri-folded, user-friendly chart that addresses nearly every demographic category, as well as the public and private and free or low cost health coverage options available to patients. By using this site for information, nurses, hospital and office staff can provide an important resource to patients.

The Coverage for All program includes five simple questions that help to determine if a patient is eligible for one of the many programs that provide health insurance. These questions ask about personal circumstances, work history, background and income.

Philip Lebherz is founder and executive director of Foundation for Health Coverage Education (FHCE). More information is available at www.coverageforall.org, 800-234-1317 or 650-762-1928.

Medical staff can refer patients to the Web site www.coverageforall.org to complete the questionnaire, give them a toll-free number to apply by phone or print out the form for the patient to complete at home.

It typically takes about 5 minutes for the Coverage for All hotline staff or state or county health official to go through the questions with patients. Once answered, personnel can better direct patients to appropriate sources for health insurance.

Information about health insurance options is also available through the U.S. Uninsured Help Line at 800-234-1317 where live operators are available to speak with healthcare professionals or patients 24 hours a day, 7 days a week.

Nurses Can Make a Difference

As caregivers with direct patient contact, nurses play an important role in helping to educate patients about health insurance coverage options and in encouraging them to take the next step and to sign up for coverage.

Knowing about available resources, and providing information and guidance to their patients, can help nurses continue to play a vital role in the life of their patients and in efforts to expand healthcare coverage to more Americans.