

A High-Tech Solution to Help the Uninsured

By Ankeny Minoux

Using the Internet to connect patients with insurance options can help a hospital's bottom line



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Caring for the uninsured is a complicated and multifaceted issue for hospitals. While providing care for all who need it is a cornerstone of these organizations' mission, it also represents a challenging financial problem. Fortunately, there are solutions that can help hospitals *and* the uninsured. Some organizations are looking at ways to use community outreach and technology to help register qualifying individuals for free or low-cost government-sponsored health coverage programs.

Millions Qualify for Government Programs

According to the National Institute for Health Care Management Foundation, a quarter of the uninsured are eligible for Medicaid and the

State Children's Health Insurance Program but aren't enrolled. Many of these people are employed and assume they are ineligible.

However, under the latest federal poverty guidelines, a growing number qualify for government programs. In New York, for example, the income level for a family of four qualifying for Child Health Plus, the state's kids' insurance program, increased from \$51,625 to \$53,000 a year. This is 250 percent of the federal poverty level. And in California, the income level for a husband and a pregnant wife qualifying for Access for Infants and Mothers is now \$52,800, which is 300 percent of the federal poverty level. Other states have made similar changes in their guidelines, which means that many more people qualify for coverage.

Not all government-sponsored programs are free; many are low cost or target a specific disease. For instance, Healthy Families, a federally funded children's health insurance program, costs \$4 to \$15 per month. Most families who qualify are unaware of the program. In California alone, nearly 1 million uninsured children are eligible for a number of comprehensive health

coverage programs (Healthy Families, CaliforniaKids, Kaiser Permanente Child Health Plan and Healthy Kids) but are not enrolled. Among disease-specific programs are Georgia's plan to provide breast cancer screening for the uninsured and Texas' program for children with special needs.

Education Needed

Why aren't the uninsured aware of these programs? First, the impetus is on the consumer to find out about these options. We must address this obstacle. We can ensure that millions know of medications to treat impotence or male pattern baldness but not how to get health insurance. Few are leading the charge to market those kinds of programs.

Another issue is the process and stigma of applying for government health insurance. This is a delicate issue. But with educational efforts and product-style marking, this shame can be minimized. Finally, many health care advocates suggest that some people don't seek government-sponsored insurance because the application process is difficult and time-consuming, often requiring visits to local

government agencies and filling out multiple, confusing forms.

Technology Can Help

A growing number of nonprofit organizations are seeking to change the current health insurance model and are looking to hospitals and health care providers for help. The Foundation for Health Coverage Education is a nonprofit organization created solely to help communicate to the uninsured nationwide about available health insurance options in their area. Using a Web site, a multilingual help line and an innovative matrix that clearly details available programs, the Foundation strives to reach both consumers and health care providers, social workers, schools, human resource professionals, and anyone who may come in contact with the uninsured.

The organization recently began reaching out directly to hospitals to find new ways to communicate with the uninsured. The Foundation embarked on a program with Catholic Healthcare West for a multi-pronged effort to streamline the Medicaid enrollment process. CHW and the Foundation educate their communities about available insurance options and direct them to the [Foundation Web site](#) for help in finding the appropriate program. Once a program is found, the patient is encouraged to fill out a downloadable application that he or she can then take to a social service office, physician or other provider. Assistance is also available

through the Web site or the multilingual help line. The program is being instituted in the organization's 41 hospitals.

The process takes minutes rather than months. A five-step online quiz determines eligibility and shows available public and private health coverage options. The questions are simple and can be completed by the consumer or by a health care provider helping with the process. Questions include:

- Has the patient had company-sponsored insurance within the last 63 days?
- Has the patient been turned down for health insurance because of a health condition?
- Has the patient lost insurance due to fraud or failure to pay a monthly premium?
- Does the patient work at least 20 hours per week as an employee or business owner?
- Does the patient simply not have insurance?
- Does he or she receive Supplemental Security Income or Trade Adjustment Assistance?

Using online tools and applications increases participation, streamlines the process and most importantly, ensures that when patients present at an emergency room or need to be admitted, they have health coverage. For the hospital, this saves time, increases efficiency and ensures more

prompt reimbursement. Even more important, an insured patient is more likely to seek care before a minor ailment becomes a serious problem.

Five Steps

Developing a program to reach out to the uninsured within a hospital's service area need not be complicated or costly. Here are five simple steps any size hospital can take:

Determine which free programs are available in your state. There are a number of resources at public and private agencies that will provide this information. One source is the Foundation's Web site, where users can click by state to find out what insurance programs are available in a given area using the Health Insurance Options Matrix.

Educate all staff, particularly admissions and ER. Staff should become knowledgeable about available options for the uninsured and resources to use. Encourage them to become part of a grassroots communication effort about resources for the uninsured.

Develop and promote community outreach programs, such as hosting seminars or speaking at religious or civic organizations to spread the word to your community about the many available options and easy ways to apply for coverage.

Connect electronically to services that can provide

hospitals with access to online applications.

Conduct in-house eligibility screening. When uninsured patients enter your hospital, take a few minutes to ask them the Foundation's eligibility questions.

These programs alone can't solve the uninsured crisis, but they will help millions of people find much needed health coverage. By promoting the use of technology as a communications tool, hospitals can play an active role in helping those without health coverage while improving the financial viability of their own organizations.

***Ankeny Minoux** is president of the Foundation for Health Coverage Education, a non-profit organization based in San Jose, Calif. For more information, go to www.coverageforall.org.*