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New free clinic will benefit all residents, doctor says

by Dann Denny
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331-4350 | denny@heraldt.com

Every person in Monroe and Owen counties will benefit from the Volunteers in Medicine free medical clinic - not just the low-income, uninsured people it will serve.

That assertion was made in a Tuesday morning news conference at the Monroe County Public Library by Dr. Rajih Haddawi, chairman of the nine-member board overseeing the clinic. "This clinic will be able to take care of indigent patients with chronic diseases like diabetes, hypertension and heart disease, preventing or delaying complications associated with these diseases," he said.

This will mean fewer indigent patients at Bloomington Hospital's emergency room for costly medical procedures, which will result in lower fees for everyone who visits the hospital, Haddawi said.

"Surveys show that a nontreated diabetic will develop complications requiring \$50,000 to \$60,000 of medical care within three years of diagnosis," he said. "But if they receive ongoing treatment, those complications can be delayed up to 15 years."

Haddawi said many people who can't afford to pay health insurance premiums through their employee benefit plans will receive free medical treatment at the new clinic. "Small businesses will benefit from that, because it will result in less absenteeism," he said.

Future endowment fund

For now, Haddawi and his fellow board members are asking the community to contribute about \$400,000 a year to help run the clinic.

But with a portion of the Cook Group's \$600,000 donation Tuesday night and ongoing contributions from area residents and businesses, they hope to establish a \$6 million to \$9 million endowment fund that will make ongoing contributions a thing of the past.

"Right now we need help from the community, which we know has a lot of heart and compassion for the 16,000 people in Monroe and Owen County who are both poor and uninsured," he said.

Haddawi said the endowment will help the clinic, which will replace the current CHAP clinic at 333 E. Miller Drive, find a larger and more centrally located home in the next few years. "We'll be looking for a facility that is not only larger, but is centrally located - close to city buses, Bloomington Hospital and doctors' offices."

Haddawi added that perhaps the endowment fund and a larger facility would enable the clinic to hire a dentist to work at the clinic, rather than having clients sent to local dentists' offices for care.

"We expect about a third of our clients at the clinic will need dental care," he said.

Not for Medicare, Medicaid

Haddawi said those on Medicaid or Medicare won't be eligible for service at the clinic.

"But if you don't know if you are eligible for Medicaid, you can come to the clinic and be treated for an acute illness - such as a headache or sore throat," he said. "While there, a social worker will help you apply for Medicaid if you wish."

To become established as a patient for ongoing treatment of a chronic illness, Haddawi said, you must be a resident of Monroe or Owen counties, have an income at or below 200 percent of the federal poverty level, and be uninsured - meaning not having private insurance or being covered by Medicaid or Medicare.

Why Owen County?

The reason the clinic will serve residents of Owen County, in addition to Monroe residents, is that Owen has no hospitals or clinics and few physicians. "Owen County residents traditionally have come to Monroe County for their health care," Haddawi said. "As far as the clinic eventually expanding its outreach to other counties, you never know."

How will income be verified?

People seeking acute care will be treated without verification of income, but those with chronic conditions who want ongoing care must verify their place of residence and household income.

"A social worker on site will sit down with you and help you fill out the necessary forms," Haddawi said. "You will need to document where you live, and verify your income with W2s, checking accounts or tax returns."

Other services will continue

Renee DeWitte, the hospital's director of community health, said all the hospital's health services at 333 E. Miller Drive - other than the CHAP clinic - will stay open after the new clinic opens.

This includes the Women, Infants and Children nutrition program; Positive Link; Monroe County Public Health Clinic; and Home Health.

Insurance numbers

A study released last month by the Commonwealth Fund found:

- Nearly nine of 10 people who explored obtaining coverage through the individual insurance market failed because of affordability or being turned down.

- More than half of adults with coverage through the individual market have annual premium costs of \$3,000 or more, compared with 20 percent of those covered by employer plans.
- 43 percent of adults covered through the individual market spent more than 10 percent of income on premiums and out-of-pocket medical expenses, compared with 24 percent insured through their employers.
- 41 percent of those with deductibles of \$1,000 or more rated their coverage as fair or poor, compared with 15 percent with deductibles of \$500 or less.

The study is based on telephone interviews of 1,878 people age 19 to 64, from August 2005 to January 2006. The margin of error is plus or minus 2 percentage points.

Source: Commonwealth Fund

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