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FEATURED

VIM clinic seeing drop in demand under health care reform

Director credits new law for reducing number of uninsured

By Dann Denny 812-331-4350 | ddenny@heraldt.com Jun 8, 2014



Nancy Richman

From January through May of this year, the Volunteers in Medicine clinic has experienced about a 30 percent drop in its number of patient visits and dispensed prescriptions, compared with the same timeframe in 2013.

And its board and executive director could not be happier.

“VIM has been planning for the Affordable Care Act for many months because of the profound transformation that’s occurring in the health care environment and the unknown territory ahead,” said Nancy Richman, the clinic’s executive director. “With the ACA, VIM can actually help our patients become insured while we continue to care for

those who can't and those who are in the transition process.”

The reduction in client flow at VIM is somewhat predictable, because the health insurance plans of people who bought them on the Indiana marketplace during the six-month open enrollment period went into effect Jan. 1 of this year. During the enrollment period, 16 certified navigators with IU Health Bloomington's Individual Solutions helped more than 3,600 people in the region apply for health insurance or benefits — including 1,842 who signed up for the Healthy Indiana Plan, 842 who bought health insurance plans on the marketplace, 541 who qualified for Medicaid and 376 who qualified for Hoosier Healthwise (a state health care program for children, pregnant women and low-income families).

Since opening in April 2007, the VIM clinic has been providing free primary and preventive health care to uninsured adults in Monroe and Owen counties living in households with annual incomes at or below 200 percent of the federal poverty level. It does not provide care to those who have health insurance coverage.

Richman said she's heard that some people wonder if the VIM clinic might be trying to ignore the ACA so people can continue coming to the clinic. “That couldn't be further from the truth,” she said. “We are working entirely on behalf of the ACA, because we think it's a good thing for people living in poverty to have access to health insurance. That's why we made a commitment many months ago to help our patients understand the ACA as well as their options, and to help them enroll.”

Richman said that since last fall, VIM clients have been extremely stressed out by the new health care law, saying they have no idea how it will affect them.

“The vast majority of our patients have never before had health insurance, and don't understand what is meant by terms like premium, copay and deductible,” she said. “To help patients navigate this hugely unfamiliar territory, we've taken on the role of helping our patients understand the ACA and assisting them with enrollment.”

Richman said during the open enrollment period, VIM asked Individual Solutions' navigators to come to the clinic to join the clinic's eligibility representatives in enrolling patients in the Healthy Indiana Plan, and to set up appointments for others to come to the Individual Solutions office at 413 S. Landmark Ave. to apply for marketplace plans.

“Our eligibility policy has not changed,” she said. “It still states that any patient who is eligible for an insurance plan — including HIP, marketplace plans, Medicaid, Hoosier Healthwise and Medicare — must apply for that coverage. There is no option to 'opt out' and continue to be a VIM patient.”

Richman said people who come to VIM for the first time meet with an eligibility representative. If their income is less than 100 percent of the federal poverty level, the representative helps them enroll in HIP, which is still accepting people into the program even though the ACA enrollment period has closed.

“During the 45 to 60 days it takes for the HIP approval process to be completed, VIM addresses the patients' urgent medical needs and provides free care during the transition,” Richman said. “IU Health Bloomington supports this process by providing charity care for people not yet insured.”

The next marketplace open enrollment period will be Nov. 15, 2014, through Feb. 15, 2015. The insurance plans of those who sign up during that time will go into effect no earlier than Jan. 1, 2015. "For the remainder of this year, any uninsured person with an income over 100 percent of the federal poverty level continues to have no other option for health care except to come to VIM," Richman said. "These patients will be required to enroll in the marketplace during the next open enrollment period, but we continue to see them this entire year. When their new insurance begins on Jan. 1, 2015, these patients will be transferred to their new provider."

Training needed

Richman said even after VIM's clients acquire health insurance, they need help learning how to use it. She said studies show a large percentage of newly insured individuals revert to using hospital emergency departments, because that's what they're familiar with.

"A lot of people think that because some people now have marketplace plans and have enrolled in HIP, that they will magically know how to use their insurance," Richman said. "But it will take years for people to be successful in using the insurance-based health care system. At this point, they don't know how to choose a doctor, how to call and make an appointment or how to fill out forms."

Richman said VIM, along with IU Health Bloomington Hospital, private practices and physician groups, is trying to help the newly insured learn how to use their insurance coverage.

"Another misunderstanding in the community is that now that we have the ACA, everyone is insured," she said.

"Before the ACA, there were about 15,000 uninsured people in Monroe and Owen counties living in households at or below 200 percent of the federal poverty level, and during the open enrollment period, we've signed up about 3,600 people for health insurance or other benefits in the entire southern tier of the IU Health region. That's a drop in the bucket, leaving thousands in our region uninsured. It may take years for a critical mass of people in our community to become insured."

Richman said she hopes to see the day when a vast majority of people in our area are insured.

"If VIM goes out of business because there is no longer a need for a free medical clinic, we will have a big party, because that would mean all people living in poverty could access affordable health insurance and health care providers," she said. "But I don't see that happening in the foreseeable future, and as long as there is a need in our community, VIM will be there to meet it."

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