

# The Medical Record of the Rockbridge Area Free Clinic

25 Northridge Lane, Lexington, Virginia 24450

December 2005

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RAFC is a United Way &  
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## The Safety Net Shifts

Suzanne Sheridan

Medicare D – most of us have heard about it by now. Many of us, either because we are eligible or know someone who is, are trying to understand and deal with it. The good news is there is a plan. The bad news is not everyone who needs help will be helped by this plan. As with any endeavor, some people will fall through the cracks of a plan intended to help.

As a community-based nonprofit with a mission to help the low-income, medically uninsured and underinsured, the Free Clinic serves as a safety net provider to assist those who “fall through the cracks.” It is important that we remain aware of the health care landscape and whenever possible provide assistance. The new Medicare D program is providing the Free Clinic with another safety net opportunity.

As the Medicare D plan exists today an individual will have to spend about \$4000 out of pocket per year. For someone who has had no prescription drug coverage before this may be a good choice. However, for those that are low-income it is not a realistic option. Fortunately the government recognized the financial hardship the plan would place on our lowest-income population. The solution was a subsidy program administered by Social Security called Extra Help.

The Extra Help program provides assistance to people with incomes up to 150% of the Federal Poverty Guideline. Now, for the low-income population between 0-150% of the Federal Poverty Guideline, Medicare D should be a good option. (The Federal Poverty Guideline changes from year to year and is based upon the number of people in the family. For 2005, \$14,355 is 150% of the Federal Poverty Guideline for a household of one. An income of \$19,245 is 150% for two people.)

The Free Clinic has 525 Medicare recipients that receive their medications at the Free Clinic. They were part of our “Safety Net” population: elderly, on a fixed income between \$798 and \$1197 per month, and often need prescription medication that would consume much of their monthly income. The Free Clinic, along with many other organizations in the area such as the Maury River Senior Center and Valley Program for Aging Services, is working diligently to help people sign up for Extra Help.

But what about the widow who has \$1200 in Social Security income instead of the \$1197 that would qualify her for Extra Help to cover that \$4000 per year out of pocket expense? That additional \$3.00 per month disqualifies her for Extra Help. She begins to “fall through the cracks.”

This is not a hypothetical situation. We are already seeing elderly couples that are not eligible for the subsidy because they are \$1.00 over the guideline. There is a great deal of worry for them and their families. At the Free Clinic we are beginning to see our safety net shift to another vulnerable population – the “not quite poor enough.” Is it realistic to expect that an elderly person with an annual income of \$14,360 to suddenly spend \$4000 out of pocket to enjoy the benefits of Medicare D? It isn't likely. What is more likely is that they will not take their medication, or they will not take it the way they are suppose to, in order “to make it last.” Next will come the medical complications and probable hospitalizations.

The Rockbridge Area Free Clinic will continue to assist those who fall through the cracks of our health care system. We will do so in collaboration with other like-minded organizations and with the financial support from people who believe in our mission.

For more information about the subsidy program Extra Help check out [www.socialsecurity.gov](http://www.socialsecurity.gov). For information about Medicare D go to [www.medicare.gov](http://www.medicare.gov)

## Mission

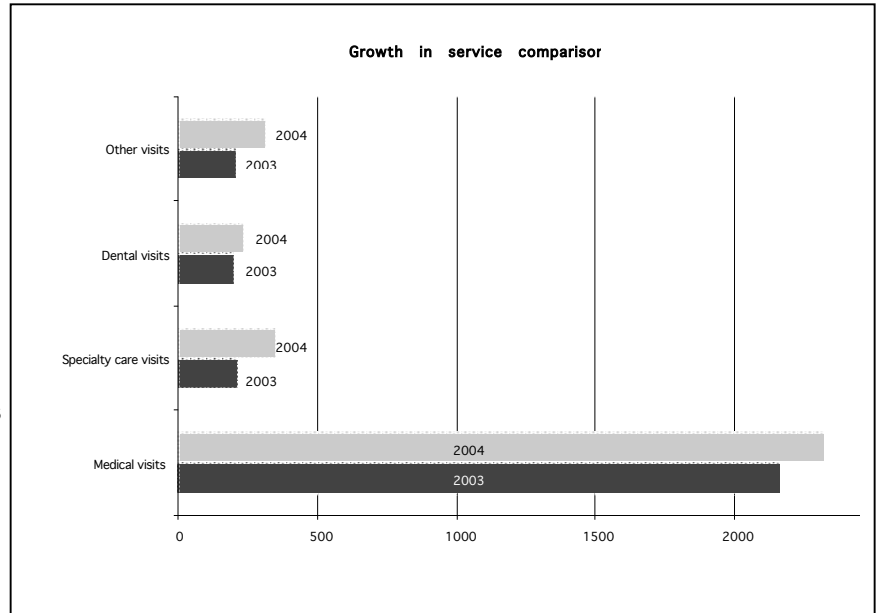
The Rockbridge Area Free Clinic is a community-based nonprofit organization providing quality health care for uninsured and underinsured residents.

## Vision

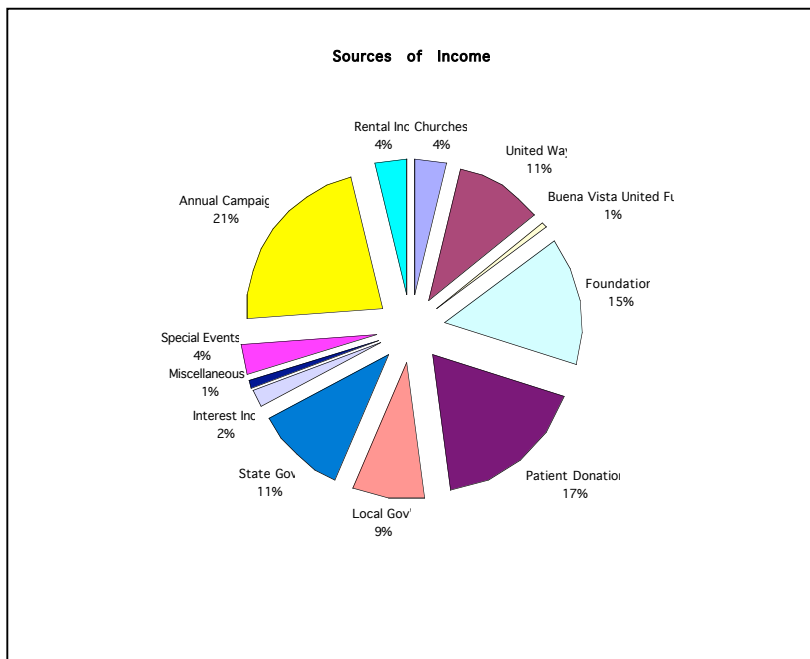
Serve as a vital and caring Rockbridge area resource promoting and providing access to quality health care to build a healthier community.

*Piecing it together* – Like many nonprofits, the Rockbridge Area Free Clinic balances the needs of the client with the resources available to meet their needs. At the end of the day we hope that we did the best we could do for people in need. When the service in question is health care it is difficult to decide who gets help and who does not. The chart to the right illustrates the growth realized in most major areas. Prescription services grew 17% from 2003 to 2004.

Free Clinic resources include 140 volunteers, collaborations with other health care organizations and the financial contributions from our “financial volunteers.” Last year volunteers donated over 3000 hours. Local health providers, to include Stonewall Jackson Hospital and Rockbridge Medical Labs, donated \$258,809 in services. The lifetime average donation to our annual campaign in \$258 per year.



There are disturbing trends in health care that indicate a rise in the number of uninsured. According to a recent report from the Kaiser Family Foundation **Virginia now ranks 49<sup>th</sup> nationally in Medicaid coverage for poor adults.** It is becoming more difficult for employers to provide health care coverage to their employees. As more of the cost shifts to the employee many of the lower income workers opt out. Over one million people in Virginia were without health care coverage in 2005. There is also the unintended consequences of Medicare D that were discussed on page 1.



*Our goal this year* – Is to continue to add to our volunteer ranks. But more importantly we must raise our annual contribution level. We are asking all of our donors to please consider increasing your annual contribution so that we may keep pace with the growing health care needs of the uninsured.

*Consider a donation of stock* - If your portfolio includes stock with a low cost basis that you have inherited, received as a gift or purchased, donating them to the Free Clinic will help you avoid paying capital gains tax on them.

The value of a stock gift made to a charity is the average price of the stock on the day that the stock was transferred to the charity's account at the brokerage firm; not the stock's price on the day it was purchased, inherited, or received as a gift.

All you need to do is call and let us know that you are transferring stock to our brokerage firm. We will give you our account and DTC numbers to give to your broker

## News and Events

### *An evening of fine dining and art –*

On March 14, 2006 the Southern Inn and the Rockbridge Area Free Clinic are joining forces to bring you another unique dining experience. For those who participated in April 2005 the venue will be a little different. Don't worry though - George promises his tasty food and wine pairings. In addition, we will be adding fine art for auction are now in the process of collecting 50 pieces for your pleasure. More detailed information later. If you have questions or would like to donate a piece of art, please call Suzanne at 464-8700 x 111. Please save the date.

### *For the second consecutive year –*

The Free Clinic received a \$20,000 grant from Anthem Blue Cross/Blue Shield. This grant will support cancer screening programs in the Free Clinic population. Since the Rockbridge Area Free Clinic was founded in 1992, Anthem has donated over \$200,000.

### *Glorious Gifts –*

Trinity United Methodist Church will sponsor the Glorious Gifts program again this year. Please come to Trinity Methodist Church on Main Street in Lexington between noon and 2 pm December 4 and December 12 to support your favorite nonprofit.

*The course for the future –* In July the Rockbridge Area Free Clinic Board of Directors and staff completed a strategic planning session. The recently approved plan includes 5 goals for the organization:

1. Provide high quality programs.
2. Recruit and retain volunteers to assure efficient delivery of clinic services.
3. Ensure long-term financial stability and growth.
4. Enhance and increase community awareness of RAFC and its work.
5. Ensure effective governance of the organization.

### *Pharmacist volunteers recognized in state publication –*

The November 2005 issue of the "Virginia Pharmacist" recently recognized seven local pharmacists for their volunteer work at the Free Clinic. **Jerry Van Brocklin** with Medicap Pharmacy in Buena Vista, **Jeff Goldstein** with Lexington Prescription Center, **Andy Johnson** and **Bob Rorrer** of Bierers Pharmacy, **Patrick MacNamara** of Kroger Pharmacy, **Leslie King** formerly with Stonewall Jackson Hospital and **Phyllis Miller** with the Rockbridge Area Free Clinic were recognized for their efforts.

State-wide in 2004 Free Clinic pharmacists filled 567,303 prescriptions valued at \$36.5 million for 64,000 people. At the RAFC our pharmacists filled 41,064 prescriptions valued at \$2,463,840.

Please thank our pharmacist volunteers!

## Are you interested in volunteering?

Non-medical volunteers are needed during the day to help with patient interviews, data entry, and patient reception.

Professional volunteers are always needed. If you are a nurse, EMT, pharmacist, pharmacy technician, physician, nurse practitioner, physician assistant, dentist, or dental hygienist licensed in Virginia, active or retired, and are interested in finding out more please call 464-8700.

## Faces of the Uninsured

*Diane Joyce*, a Free Clinic volunteer for the past 11 years, shares this experience:

The most poignant experience for me was when a new patient picked up her bag of prescriptions. Because it was her first order, the “suggested” donation amount was significant. She donated what she had and left. I noticed her crying in her car and went out to her. She said she didn’t know how she could buy food for the week. I returned her “donation” and told her we didn’t want to put her in that situation. Because her prescriptions were filled for three months, I suggested she put something away each month and then give us what she could the next time. She was so relieved and thankful. I’ve seen her several times since then and I am impressed by the improvement of her demeanor. She no longer seems downtrodden nor bewildered. It makes me smile to notice her success in coping and her new sense of dignity.

### *Other Faces of the Uninsured:*

Karen is a woman in her late 30’s. When we first met Karen she was a gaunt, pale woman being treated with anti-depressants. She struggled to maintain a job because she was often sick and fatigued. She was referred to the Free Clinic dental program. There she was diagnosed with widespread oral infection. All of her teeth needed to be pulled. Karen received the necessary treatment and found the resources to obtain dentures. Three months later Karen was transformed. She had a full-time job, she was no longer taking anti-depressants, her gaunt, pale demeanor had been replaced with a vibrancy and perkiness. Karen’s success story is marred only by the fact that her 17-year-old daughter became the youngest person in our clinic that required a full mouth extraction.

William was a 60-year-old gentleman who had just started his own business. He did not have health insurance. In June of 2002 William came to the Free Clinic. He has been passing what he described as “tea colored” urine for two days. He was in no pain and had no history of urinary tract disease. He was examined by the doctor and found to have a large amount of blood in his urine.

He was referred to a urologist. After a CT scan and hospital procedure he was diagnosed with a bladder tumor. The tumor was removed and the pathology results found it to be of low-grade and low stage. William continues to have routine follow-ups to assure there has been no recurrence. He and his business remain healthy.

At age 59 Mary lost her government job when her position was no longer funded. With it she lost her health insurance. When she found a new job, it didn’t offer benefits but she was comfortable that she could pay her bills and make ends meet. One month later she had a massive heart attack. Without health insurance Mary suddenly found herself on a financial roller coaster. The time spent away from work was time without a paycheck. The Free Clinic was able to help with her follow-up care, medicine, and specialized cardiac rehab. Mary went back to work and fortunately did not have to face bankruptcy that many people in her position have had to face when hit by a medical catastrophe.

At the Rockbridge Area Free Clinic we advocate for access to quality health care for all people. We focus on the delivery of care locally by providing the following programs and services

Primary health care

- General medical treatment
- Chronic disease management
- Medically necessary diagnostic testing
- Referrals to medical specialists
- Health education

Dental care

- Pain relief
- Extractions
- Restoratives
- Cleanings
- Education

Pharmacy

- Prescription medication for Free Clinic patients and qualifying Medicare recipients.

Women's Health

- Routine annual exams
- Cancer screenings
- Mammograms

These services are provided four days a week and two evenings a week.

The Free Clinic targets low-income working people and the elderly on a fixed income. If you are an employer in the area with minimum wage workers and/or part-time workers your employees are probably eligible for our services.

The Rockbridge Area Free Clinic needs your help!

More than 75% of the Rockbridge Area Free Clinic's annual operating funds come from gifts made by individuals, foundations, churches, businesses, patients, and civic organizations. Please help us ensure that we can continue to provide medical services, prescription medication and dental care for working uninsured families. Send us your gift today!

Name(s): \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Phone: \_\_\_\_\_

My gift of \$ \_\_\_\_\_ is enclosed. (Please make check payable to the Rockbridge Area Free Clinic)

Please charge my gift of \$ \_\_\_\_\_ to my credit card: (circle one) Visa Mastercard

Card # \_\_\_\_\_ Expiration date: \_\_\_\_\_

Signature: \_\_\_\_\_

I would like this gift to be in memory/honor (circle one) of: \_\_\_\_\_

Please notify:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Phone: \_\_\_\_\_

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Please provide your email address: \_\_\_\_\_

RAFC is a nonprofit 501(c)(3) health and human service organization. All gifts are tax deductible to the extent allowed by law.

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