

The Medical Record of the Rockbridge Area Free Clinic

25 Northridge Lane, Lexington, Virginia 24450

Summer 2005

Paying a Premium: The Added Cost of Care for the Uninsured in Virginia

Nearly 48 million Americans will be uninsured for the entire year in 2005. What happens when some of these 48 million Americans get sick? Research has shown that the uninsured often put off getting care for health problems – or forgo care altogether. When the symptoms can no longer be ignored, the uninsured do see doctors and go to hospitals. Without insurance to pay the tab, the uninsured struggle to pay as much as they can: More than one-third (35 percent) of the total cost of health care services provided to people without health insurance is paid out-of-pocket by the uninsured themselves.

Who pays the rest? The remaining sum (almost \$43 billion in 2005) is primarily paid by two sources: Roughly one-third is covered by a number of government programs, but two-thirds is paid by people with health insurance through higher premiums.

Across the nation, the premium costs for family health insurance coverage provided by private employers will include an extra \$922 in 2005 due to the cost of care for the uninsured; premiums for individual coverage will cost an extra \$341.

What does this mean for Virginians?

Health Insurance Premiums on the Rise

- In 2005, health insurance premiums in Virginia for a family with private, employer-sponsored coverage are \$734 higher due to the unpaid cost of health care for the uninsured. Premiums for individual health insurance coverage in Virginia are \$277 higher in 2005.
- By 2010, health insurance premiums for families in Virginia With private, employer-sponsored coverage will be \$1057 higher due to the unpaid cost of health care for the uninsured. Premiums for individual health insurance coverage in Virginia will be \$380 higher in 2010.

Year	Individual	Family
2005	\$277	\$734
2010	\$380	\$1057

Cost of Care for the Uninsured Not Paid Out-of-Pocket by the Uninsured in Virginia

2005	2010
\$995,357,000	\$1,393,500,000

Uncovered Costs

- In Virginia, the cost of health care for the uninsured not paid out-of-pocket by the uninsured will be nearly \$1.0billion in 2005
- By 2010, the cost of health care for the uninsured not paid out-of-pocket by the uninsured in Virginia will be nearly \$1.4 billion.

A Growing Problem

- More people are becoming uninsured in Virginia each year. In 2005, 1,078,000 Virginians will be uninsured for the entire year.
- By 2010, 1,186,000 Virginians will be uninsured For the entire year.

Uninsured in Virginia

Year	Total Population	Number Uninsured	Percent Uninsured
2005	7,572,000	1,078,000	14.2%
2010	7,915,000	1,186,000	15.0%

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Families USA

1201 New York Avenue NW, Suite 1100

Washington DC 20005

202-628-3030

email: info@familiesusa.org Web site: www.familiesusa.org

President's Report

Clay Devening, DDS

The good news: On a budget essentially unchanged from last year, the Rockbridge Area Free Clinic is on track to provide an additional \$1 million in health care to our neighbors in need.

The bad news: The need for these services continues to grow at a fast pace, and clinic programs designed to meet the need are in jeopardy due to lack of funds. Overall, the Clinic still needs to raise \$398,337 to continue operations uninterrupted through the end of the fiscal year.

During 2004, the Clinic's first full year in its 6,500 square foot facility, the value of services jumped to \$3 million, almost \$1 million more than the previous year. During 2005, based on the first half results, the Clinic will generate \$4 million in services. This is being accomplished on a budget of \$450,244 and the support of over 100 volunteers.

Nevertheless, the Clinic desperately needs money and more volunteers in all of its programs to continue to deliver quality health care to our patients in need. During the last half of 2004 and the first six months of 2005 the clinic averaged 6 new patients per week.

Although no eligible person has been denied services so far, the Clinic will have to look for ways to control its growth in order to keep it within its means. We hope to see more people get involved financially and through volunteer efforts so that no one in need of health care services is turned away.

The Rockbridge Area Free Clinic is on track to deliver \$4 million in health care to the area's underserved during 2005.

To all who have helped make this possible, thank you!

How to donate

Clinic operations rely entirely on donations, which are not keeping pace with clinic growth.

Please help support day-to-day operations and programs. The need for these services is tremendous.

Please complete the form on page 8 to make your contribution today.

Do you have some low cost basis stocks in your portfolio? Consider donating them to the Free Clinic!

The Rockbridge Area Free Clinic is happy to receive donations 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 charities 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.

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The Rockbridge Area Free Clinic's Role in Caring for the Uninsured

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 (provided in cooperation with Stonewall Jackson Hospital and Rockbridge Medical Labs)
- Referrals to medical specialists
- Health education

Pharmacy

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

Dental care

- Pain relief
- Extractions
- Restoratives
- Cleanings
- Education

Women's Health

- Routine annual exams
- Cancer screenings
- Mammograms

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

Who is Eligible for Free Clinic Services?

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.

Eligibility screenings are held every Wednesday afternoon from 1:30 pm - 3:30 pm on a first come-first serve basis. All applicants must provide proof of income and their most recently completed tax return. The Clinic uses the following guidelines to determine eligibility:

- Must live within the Rockbridge area
- Have no health insurance
- Income should not exceed 150% of the federal poverty guideline

2005 income guidelines are:

Household of 1: \$14,355 per year/\$1197 per month

Household of 2: \$19,245 per year/\$1604 per month

Household of 3: \$24,135 per year/\$2012 per month

Household of 4: \$29,025 per year/\$2419 per month

Income guidelines continue to increase based upon household size.

Eligibility records are updated every six months.

Faces of the Uninsured

Mary Jo Doig and Suzanne Sheridan

Katherine graduated with honors from a local high school. She went on to JMU, seeking a degree in social work. She was encouraged by her professors to obtain higher degree. She earned her Masters in Social Work and went on to earn a law degree. While in law school she worked with Legal Aid in Richmond. Once she graduated from law school she was employed by a state agency, "Rights of Virginians with Disabilities."

Ironically, as she neared the end of her twenties, her own disabilities began to surface. The first symptom was when she walked into her dresser. It appeared subtle at first, but a few days later she could not walk without dragging her left leg. After numerous visits to doctors she was diagnosed with multiple sclerosis.

"I am lucky," Katherine says. "There are two types of MS: one is progressive and you eventually end up in a wheel chair. The other kind is what I have – the symptoms come and go. This could have been a lot worse for me.

Katherine began drug therapy and it helped hold her symptoms in at bay. She continued to work in Richmond.

MS causes scarring to the brain and these scars in turn impact upon both short and long-term memory, as well as some processing problems. As time went by these symptoms began impacting Katherine's work. About a year and a half ago these impairments led to her loss of work.

"The two biggest stressors to my MS are heat and stress. In our world today, high production and other stressful factors are common for all employees. I found I could no longer fit well in that environment," Katherine explains.

She returned to the Rockbridge area to live with her parents. She had no income, no health insurance, and a strong desire to make a meaningful existence.

At age 49, with two advanced education degrees, she found herself at the Rockbridge Area Free Clinic. The clinic was able to provide the medical care she needed and evaluate her other needs. Katherine was not interested in applying for disability. She very much wanted to be able to work. She was enrolled through the Free Clinic with a partner program in the Department of Rehabilitation Services. DRS will assist her in finding employment that match the skills she possesses.

Katherine is not the exceptional Free Clinic patient. Her story of medical difficulties and lack of adequate health

insurance and care are common to thousands of people in our area.

In 2003 the Rockbridge Area Free Clinic moved into its new facility at 25 Northridge Lane. In 2004 we completed an ambitious \$1.1 million dollar capital campaign to raise the money necessary to pay for the building. Moving into the building and raising the money to pay for it was a major accomplishment but the overriding purpose of the clinic – to provide health care for the uninsured remains a great challenge. We must raise in excess of \$400,000 every year for operations to support this mission. This is no small challenge for an organization our size in a community our size but we believe that it can be done and must be done for the benefit of the entire community.

The number of uninsured in our area is 14.6% or about 4700 people. About 1800 currently seek some form of health care from the Free Clinic. All indications are that this trend will continue to grow as the cost of health insurance and prescription medications continue to increase. When people do not have insurance they tend to delay treatment until the symptoms are serious and even life threatening.

"Joe" was recently referred to the clinic from the emergency department at Stonewall Jackson Hospital. He had gone to the ED because he had a nagging cough and felt he probably had bronchitis. The chest xrays revealed a suspicious mass in his lungs near his heart that would require further testing. At the clinic we were able to set up the necessary tests and refer him to the appropriate specialists. Joe was 51 when he died one month later of cancer. It is impossible to know what may have happened if he had had health insurance and received routine care or if he had come to the Free Clinic sooner for that nagging cough. At the very least he could have had a little more time.

The Free Clinic seeks to provide a safety net for people like Katherine and Joe. When you hear their stories it is easy to realize that many people are only one unfortunate incident away from being one of them. We work with volunteers and other human service and health care organizations to provide the best care possible. Last year we provided over 3700 patient visits and 43,316 prescriptions with services valued at \$3 million dollars on a budget of slightly more than \$400,000. With community support, we hope to continue to be the safety net for many people in the Rockbridge area.



Mary Jo Doig, an employee of the Rockbridge Area Free Clinic recently received a Virginia Health Care Foundation "Heroes in Health Care" award from Governor Mark Warner.

The Virginia Health Care Foundation created the Heroes in Health Care awards to recognize the many individuals and organizations across the Commonwealth whose exceptional dedication, commitments and accomplishments have improved the health and lives of Virginia's uninsured and medically underserved.

Ms. Doig was recognized for her dedication to the medication assistance program that she manages at the Rockbridge Area Free Clinic. She works with a team of 15 physicians and six volunteers to help over 1000 patients. Last year, she processed more than 8600 applications that resulted in over \$2.7 million in free medicine to the low-income, medically underserved people in the Rockbridge area community. Part of Ms. Doig's commitment to the program and her patients is personal experience. There was a time in her life when she was in a situation similar to the patients she serves, and was helped by others. She says, "For me, it is both a blessing and a privilege to be able to assist our patients. I will never forget what it is like to need something vital and not have the resources."

Southern Inn Wine Dinner a Success!

The special wine tasting and dinner provided by George Huger and the Southern Inn was a wonderful evening and a nice fundraiser for the clinic. Forty attendees helped raise \$1800 for the clinic while enjoying a nine-course meal and a special wine selection with each course.

If you enjoy great food and good company please consider attending our next event. Look for a "Save the Date" in the mail.



Dr. Clay Devening, President of the Rockbridge Area Free Clinic, thanks Roy Carmichael of the Lexington Rotary Club for the club's exceptional efforts during the recent auction to raise money for the clinic. Mr. Carmichael was responsible for collecting items for the auction and traveled as far as Salem to collect goods. He pointed out that the successful effort was made possible by the hard work of many, particularly Bill and Wendy Crawford of Crawford Auctioneering who donated their services. The auction raised over \$6000.00 for the Free Clinic.



Check out our new website:

www.rockbridgefreeclinic.org

Washington and Lee students Ryan Coppersmith, Sarah Helms, Blaire Monroe, and Nicole Mooradian created this Web site for the Rockbridge Area Free Clinic as part of the Journalism 295A Public Service Media class. Under the direction of Associate Professor Claudette Artwick, the four students spent six weeks working with the Free Clinic in order to develop a comprehensive information source for patients, volunteers, donors, and the community at large.

About the class

First offered in the spring of 2005, Journalism 295A, Public Service Media, focuses on concepts and practices of communication for nonprofit organizations. In this service-learning course, students work with local agencies to produce materials for Web, broadcast, and print. The class culminates with a final project in which each group of students creates either an informational video or a Web site for a specific nonprofit organization.

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!

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25 Northridge Lane
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Lexington, VA 24450

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Rockbridge Area Free Clinic Mission

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