

Health Care Options for Minnesota's Uninsured

Access to health care is getting a lot of discussion in Washington these days – and for good reason. The number of Americans without health insurance topped 46 million last year. Here in Minnesota, 1.1 million of us were without health coverage for all or part of 2007-2008. And our state's communities of color were more likely to be uninsured than whites – while 21 percent of whites were uninsured at some point during this two-year period, the rate was nearly 40 percent for African Americans, and over 50 percent for Latinos.

There are many state and local health care initiatives and government programs in Minnesota providing the uninsured with access to health care services, and finding the right one for your own individual circumstances can be a daunting task. That's where groups like Portico Healthnet can help. Portico's mission is to reduce the number of people without coverage for health care services. When an uninsured individual contacts Portico, a staff member guides them through all of the various programs and associated eligibility determinations, assists with needed application paperwork, and stays in touch to ensure successful program enrollment. Portico can be reached at 651-603-5100.

Here is a list of the various health care access programs and entities that Portico works with:

Minnesota Health Care Programs (MHCP)

MinnesotaCare, Medical Assistance, and General Assistance Medical Care (GAMC) provide comprehensive coverage to low-income Minnesotans who qualify based on income, asset, and citizenship guidelines. Portico screens individuals for potential eligibility, and provides free assistance with the application process.

County Public Health Departments

All Minnesota counties offer low-cost immunizations, tuberculosis screening and treatment, emergency planning, health promotion, and management of the Women, Infants & Children (WIC) program. Some also offer home-visit nurses, pregnancy testing, and testing for sexually transmitted diseases (STDs). Portico helps individuals to navigate and access these programs as appropriate.

Assured Access Program (Hennepin County)

Assured Access is a health services discount program for residents of Hennepin County. To apply, an individual submits information about family members, insurance status, and household income to the county. A card is then issued to eligible individuals with a code that represents his or her family's income as compared to Federal Poverty Levels (FPLs). Participants access services at participating medical or dental clinics on a discounted sliding-fee scale based on the FPL level. The Assured Access card is valid for one year.

Community Clinics

Community clinics are primary care clinics that serve the insured as well as the uninsured. Services are offered at a discount or according to a sliding-fee scale to those without health coverage. Some community clinics are designated as Federally Qualified Health Centers (FQHCs), and receive federal

funding to augment their operations. Many community clinics are skilled in serving limited English-speaking clients.

Free Clinics

Free clinics provide medical care and prescriptions at no cost to uninsured patients. Saint Mary's Health Clinics and Phillips Neighborhood Clinic operate in the Twin Cities metro area. Saint Mary's performs a telephone screening to determine patient eligibility for services, and sets appointments over the phone. Phillips accepts patients on a walk-in basis.

School-Based Clinics

School-based clinics provide free routine health care, physical exams, family planning services, and some counseling to students in high school settings. The largest systems in Minnesota are Health Start Clinics in the St. Paul Schools, and City of Minneapolis School Based Clinics in Minneapolis Public Schools. In addition, Park Nicollet Community Clinics offer free care to children under 19 years of age living in the clinic's local school district.

Emergency Rooms and Hospitals

Hospital emergency rooms often serve patients regardless of their insurance status or ability to pay. All hospitals offer financial assistance and payment plans for uninsured patients who request help with their bills.

School Nurses

School nurses provide direct care to students and staff with acute health care needs. He or she can administer medications, treat minor illnesses, identify health concerns, give immunizations and inform individuals regarding school health policies.

Block Nurses

Block nurses serve senior citizens in a particular neighborhood. Their goal is to assist seniors who want to remain in their homes. A block nurse can administer medications, give injections, treat wounds, monitor chronic conditions, provide nutrition counseling, and screen for depression and other mental health issues.

Parish Nurses

Parish nurses provide health education, wellness counseling, and medical referrals to members of a religious congregation. They also may perform basic health screenings.

Prescription Assistance Programs

Pharmaceutical companies offer discounted prices for their drugs to patients who meet income and eligibility guidelines. Individuals must apply directly to the drug manufacturer, and a physician needs to complete portions of the application forms. There are some discount programs that do not require an application or physician's statement. These programs typically offer 20 to 40 percent discounts on certain drugs.

Mental Health Counseling

Mental health counseling initiatives offer free, discounted, or sliding-fee based service rates for people who are uninsured or underinsured. Counseling may be provided within a community clinic setting, or at an independent clinic. Providers may be licensed as psychiatrists, psychologists, Masters-level social workers (MSWs), or licensed therapists.

Low-Cost Dental Clinics

Low-cost dental clinics provide dental care on a discounted, sliding-fee scale, or free basis. They may operate independently or as part of a community clinic.

United Way Bright Smiles

The United Way's Bright Smiles program provides free dental care for pregnant women and children under six years of age residing in Dakota, Hennepin and Ramsey counties.

Eye Care Programs

The Gift of Sight program provides free eye exams and glasses with a referral from a school or social service agency. The Salvation Army's Minnesota Vision Project provides an eye exam and glasses to eligible individuals for \$25. The Lions Club Eyewear Program provides a \$50 voucher toward eyeglasses with a referral from a social service agency.

Seton Services

Seton Services is a Catholic Charities program that provides low-cost prenatal care and counseling to pregnant women.

Total Life Care Center

Total Life Care Center offers free pregnancy testing, prenatal education and counseling, and some free prenatal care.

SAGE Screening Program

The SAGE Screening Program offers free mammograms and pap tests to women over age 40 whose income is under 250 percent of the Federal Poverty Level (FPL) and who do not have coverage to pay for these exams.

Portico Healthnet's Coverage Program

In addition to screening uninsured individuals for all of the above health care coverage options, Portico partners with fourteen Twin Cities area hospitals to provide primary and preventive health care coverage for those ineligible for Minnesota Health Care Programs (MHCPs). Income is limited to 350 percent of the Federal Poverty Level (FPL), and residency is restricted to Dakota, Hennepin, Ramsey and Washington counties. Participants pay a sliding-scale based monthly household participation fee, and some services require a co-pay.