
Portico Healthnet: A Local Solution for Covering the Uninsured

IMAGINE YOU ARE THE parent of four children and work as a dishwasher to support your family. Your spouse needs treatment for depression. One of your children needs eyeglasses. Another child suffers from severe asthma and respiratory problems, and he experiences migraines so debilitating that you need to repeatedly bring him to the emergency department. You and your family are also uninsured. Your family does not qualify for publicly subsidized health care coverage. Health insurance is prohibitively expensive for your family, and it's impossible for you to pay out-of-pocket for health care. What do you do?

Fortunately, this family found Portico Healthnet. Portico currently provides coverage for the family, paying for a continuum of health care services, as well as care management. All of the children received complete physicals and recommended follow-up care within the first six months of enrollment in the program. The parent suffering from depression receives ongoing treatment. The family's care management coordinator helped obtain eyeglasses for one child, and arranged for an in-home pediatric provider to treat the severely ill child, who was recently diagnosed with lead poisoning. Based on his medical condition and with advocacy by the care management coordinator from Portico, the child has been enrolled in the state's Emergency Medical Assistance program, which covers all of his health care needs. The other five family members continue to access care through Portico's coverage program—the only viable option they have.

Over the past 12 years, Portico has helped hundreds of families in similar circumstances access health coverage and care. Over 6,000 uninsured children and adults have enrolled in Portico's safety-net coverage program, and

another 5,000 have been enrolled in public coverage programs with assistance from Portico.

What is Portico Healthnet?

Portico Healthnet (formerly MetroEast Program for Health) is a nonprofit health and human services organization created and sustained by east metro hospitals working together to provide regular access to health care for community members with low incomes and no insurance. This successful partnership transcends competition among the nine hospitals and maintains a single focus: to reduce the number of people without coverage for health care services.

Portico provides health care coverage for low-income uninsured residents of the three-county east metro area who do not qualify for public programs and who have no other affordable options. Portico's hospital partners pay for the medical care provided for enrollees, including primary and preventive care, specialty and urgent care, eye exams, outpatient procedures, outpatient mental health services, prescription medications, interpreter services for medical appointments, and care management. With annual contributions from hospital partners totaling approximately \$1 million, Portico provides ongoing health care services for 800 to 1,000 individuals per year. In other words, at a cost of just \$1,000 to \$1,250 per person per year, Portico provides a continuum of preventive, primary and specialty medical services to uninsured people in the community, keeping them healthy and no longer dependent on emergency care.

Portico's unique model includes individualized, in-person care management assistance. Portico's care management coordinators (who are licensed social workers) help enrollees navigate the health care system and use services

appropriately. Shortly after enrollment, care management coordinators meet face-to-face, one-on-one with each individual and family receiving coverage through the program. This initial meeting is the foundation for the trusting relationship built between care management coordinator and enrollee that ultimately results in reduced emergency department and inpatient hospital admissions.

Reaching the Uninsured

In order to connect with uninsured community members *before* their medical needs become urgent, Portico pursues vigorous, community-based outreach. Portico's community health workers establish relationships with hundreds of metro-area human service agencies, schools, health care organizations, workforce centers and other organizations serving the uninsured. As a result of their networking efforts, Portico's community health workers are able to meet with uninsured individuals at numerous locations throughout the Twin Cities.

Portico's community health workers screen uninsured individuals and families for a variety of coverage options. The Minnesota Department of Health estimates that over 50 percent of uninsured Minnesotans are eligible for Minnesota Health Care Programs but have not enrolled. Although one may qualify for subsidized coverage, actually applying for and enrolling in a state program can be overwhelming, if not impossible, to accomplish on one's own. The application for Minnesota Health Care Programs is 24 pages long (not including the instructions), and many applicants face obstacles as they try to obtain the required verifications and documentation. That's why Portico also provides comprehensive enrollment assistance and advocacy support for those potentially eligible for public programs.

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BY DEBRA HOLMGREN, M.A., MPA

Why Coverage Matters

Health coverage and affordable access to care are key components of economic self-sufficiency.

The Kaiser Foundation estimates that among the uninsured, gaining health care coverage can increase annual earnings by as much as 30 percent. Healthy workers are productive workers, and when children stay well, parents experience less absenteeism at work.

A study recently published in *JAMA* found that after an injury or onset of a chronic condition, uninsured persons, compared to their insured counterparts, were less likely to receive any medical care, less likely to receive recommended follow-up care, including prescription medications, and less likely to fully recover. Survey data from Portico's coverage enrollees consistently indicate that, as a result of the program, participants are less likely to utilize emergency department services, more

likely to receive complete physicals and keep immunizations current, and less likely to be hospitalized. The Kaiser Foundation estimates that coverage for health care would reduce the mortality of the uninsured by 15 percent.

A Wise Investment

In addition to improving the health and quality of life of those it serves, Portico also provides a significant benefit to the community in terms of dollars and cents.

Over \$3 million is infused into the metro area's health care system each year through medical reimbursements from Minnesota Health Care Programs for patients enrolled with Portico's assistance, reducing uncompensated care burden of health care providers. A recent analysis of Portico's services found that for every \$1 invested in Portico's programs, there is a Return of Investment to the community of about \$3. This ROI was calculated with a model that considered: (1) the savings resulting from decreased utilization of the emergency department among Portico enrollees; (2) the savings resulting from decreased hospital admissions among Portico enrollees; (3) increased earnings of enrollees due to access to primary care; and (4) increased care system payments from enrolling the uninsured into public programs.

Former enrollee Lorna R. can't say enough about Portico's coverage program. She no longer lives in the coverage program's service area, having moved from St. Paul to Minneapolis. "It's the best program I've ever seen, and the people there are so compassionate and caring," said Lorna, owner of a coffee shop and freelance photographer. "They're just great at making you feel important and like you matter and you count, and they're not going to leave you in the dust. I was just really grateful to even have it."

Lorna would like to see the coverage program expanded to other areas of the Twin Cities. We, at Portico, want to make that happen. Until policymakers settle the debate on how to expand coverage to the uninsured, Portico offers a solution. ♦

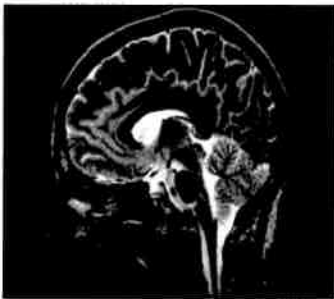
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