

Offering care now to put off a crisis later

- Some hospitals, trying to free up ERs, will pay for uninsured's preventive care.

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For years, hospitals have struggled with the burden of treating uninsured patients who show up at the emergency department, often with maladies that could have been prevented if they'd only seen a doctor earlier.

Now Twin Cities hospitals are going to try an ounce of prevention.

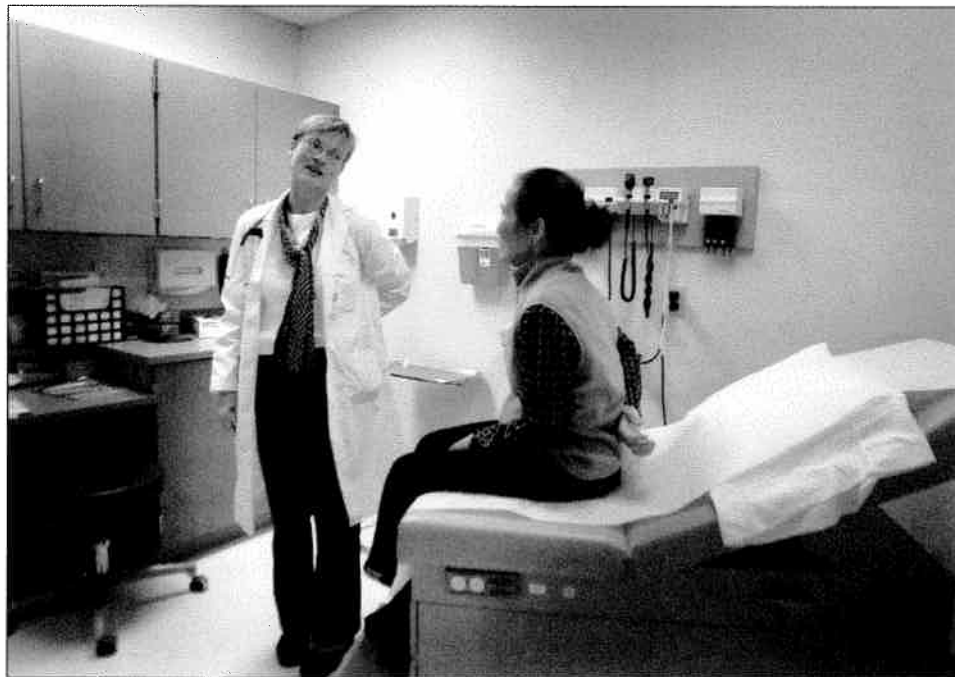
Stung by a sharp increase in charity care, a number of area hospitals are going to fund preventive care at nearby clinics for people with no insurance precisely so they don't have medical emergencies later.

Starting in January, Abbott Northwestern Hospital, Fairview Southdale Hospital, North Memorial Medical Center, Hennepin County Medical Center and the University of Minnesota Medical Center will contribute a total of \$500,000 for the year toward annual physicals, screenings and other primary care at clinics affiliated with the hospitals.

Hospital executives figure they're going to wind up spending the money on charity care anyway. This way, patients "get better social services connected to primary care rather than at the hospital level," said James Fox, chief financial officer at Fairview Health Services. Fairview's charity care tab for this year already is at \$12.7 million.

The hospitals' partner is a St. Paul nonprofit organization called Portico Healthnet, which has run a small east metro area program for the uninsured for more than a decade. It was started by HealthEast Care System, which owns St. John's and St. Joseph's Hospitals and Woodwinds Health Campus. Children's, Regions, United and Fairview Ridges hospitals joined soon after.

Portico's expansion into the west metro area comes at a time when hospitals are



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Dr. Kathleen Culhane-Pera met with Vinh Ly during a preventative care appointment at the East Side Family Clinic. Regions Hospital helps pay for preventative care at the clinic.

bracing for a rise in the uninsured as employers trim benefits and people lose their jobs in a slumping economy. Portico estimates that the new money, together with a grant from UnitedHealth Group for \$250,000, will help about 1,000 people who now can't afford to see a primary care doctor.

It's one small effort toward solving a very large problem. An estimated 374,000 Minnesotans, or 7.2 percent of the state's population, lack health insurance, according to the Minnesota Department of Health. In 2006, Minnesota hospitals spent \$441 million on uncompensated care.

"This is a different model," said Portico president Debra Holmgren. "Uncompensated care had become enough of an issue that hospitals were willing to look at other options."

Proven results

Portico says the strategy works: Emergency room visits in the east metro

area dropped 33 percent in 2006 for new enrollees. Inpatient hospitalizations dropped 35 percent.

Portico helps the uninsured in two ways. It helps people sign up for Medical Assistance or MinnesotaCare, government programs for low-income patients. Those who don't qualify for government programs can apply for Portico's own program, which is where the hospital money comes in. It isn't insurance per se, but does offer primary care, vision care, and mental-health services. Specialty care is covered, but inpatient hospital care and emergency room care are not.

Enrollees pay a monthly fee of between \$25 and \$50 per family, depending on income. There's a co-pay of \$10 for a doctor's office visit and \$20 for urgent care.

Most of Portico's referrals come through word of mouth. Portico workers also show up at schools, health fairs and community events.

One recent evening at Jackson Magnet Elementary School in St. Paul, Portico's Jae Yang sat behind a table taped with a hastily printed sign reading "Insurance." It was Family Fitness Night in the school gymnasium, and vying for attention were a climbing wall, free pedometers and the video game Dance Dance Revolution. Most families didn't give Yang a second look.

"It's stiff competition," she said, cheerfully.

She pressed a few people to take a brochure, even those who said they have insurance. After they moved on, she said: "The way the economy is, there's no guarantee that six months from now you'll still be covered."

Many of the school's 500 students are on Medical Assistance, said Jessica Moe, the school nurse. That requires twice-yearly renewals, and overwhelmed parents sometimes let the policies lapse. Sometimes, when Moe calls parents to say their sick child needs to see a doctor, they confess they don't have insurance. She refers a family to Portico about once a month.

In fact, Portico has more applicants than it can handle with its current budget. It has 1,072 enrollees in the east metro area and a waiting list of more than 500. The average waiting period is a year.

"People call and ask: 'Am I on yet?'" said Nydia Carver, a Portico care manager who handles 160 cases.

As soon as people are enrolled, Carver takes them through a long list of questions to assess their medical needs: Do you smoke? Do you have a chronic disease? Do you have alcohol problems? Relationship problems? Do you need dental care? If



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Vinh Ly was measured by nurse Kathy Xiong during the preventative care appointment at the East Side Family Clinic. Ly was there with her son-in-law Trong Vu to get her flu shots and a basic check-up.

they haven't had an annual physical for a while, she sends them for one.

Sometimes Carver takes on the role of social worker. She's helped members fill out papers for child support and find assistance paying their utility bills. "I have mothers calling me when their child is pregnant," she said.

Regular care

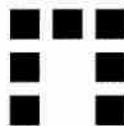
For Ronald Larsen, enrolling in Portico two years ago meant he finally could see a doctor regularly again.

Larsen, 60, is a former copywriter who had trouble finding work after he moved

back to St. Paul from San Francisco in the late 1980s. He has a heart condition that causes a rapid heartbeat, and for years he paid from his pocket for his medication. Although he was jobless and couldn't afford private insurance, he owned a house and had other assets that disqualified him for Medical Assistance.

Now Larsen is seeing a doctor three to four times a year. He's gotten help for his chronic back pain. Last year, he had his first colonoscopy. All of which, he hopes, will keep him out of the hospital.

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