

# **Champaign County Health Care Consumers**

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Grassroots organizing for health care justice and access since 1977.

**Revised September 2006** 

# Community Health Crisis in Champaign County: Medicaid and Uninsured Consumers Lack Access to Primary Health Care

#### Overview

The Champaign County Health Care Consumers (CCHCC) serves more than 400 consumers each month through our Consumer Health Hotline. Local consumers' reports and CCHCC's research into local health care providers' policies and practices show a staggering health care crisis in Champaign County. This is a crisis affecting thousands of Medicaid beneficiaries who lack access to primary and specialty care at our community's clinics. This crisis is the result of four factors:

- 1) Carle Clinic and Christie Clinic's policies of refusing or limiting appointments to Medicaid patients, and some uninsured patients, or pricing health care appointments and procedures out of reach for uninsured patients;
- 2) Concentration of the majority of Champaign County's physicians (over 90%) at one of the two major Clinics, thereby resulting in more than 20,000 Medicaid patients having to seek care among the minority of physicians;
- 3) Frances Nelson Community Health Center's lack of capacity to serve the Medicaid <u>and</u> uninsured population (approx. 70,000+ people combined); and,
- 4) State policy, while it has been improving and is better than other states, has provided low and often delayed Medicaid reimbursement to health care providers, thereby creating a disincentive to serve Medicaid patients.

Consumer health advocates around the state and the nation agree that there is no other community that is experiencing a health care access crisis of this magnitude.

## **Medicaid Statistics for Champaign County**

- Champaign County's population: 179,669 (Source: U.S. Census Bureau, 2000)
- Medicaid persons in Champaign County: 20,449 (Source: Local DHS Office, June 2005)
- Percent of County's population with Medicaid: 11.4%
- Medicaid children in Champaign County: 11,754
- Medicaid persons in Group Care in Champaign County: 561

### **Uninsured Statistics for Champaign County**

According to a new and ground-breaking report just released by the IL Campaign for Better Health Care and Families USA, the number of uninsured individuals in Champaign County is 54,990 – approximately 29% of Champaign County residents. This brings the total estimate of Champaign County residents who either have Medicaid or are uninsured to 76,285 people, or approximately 40% of Champaign County residents.

#### Carle Clinic and Christie Clinic Policies and Practices Affecting Medicaid Patients

#### Carle Clinic and Christie Clinic refuse appointments to new and established Medicaid patients.

In March 2003, Carle Clinic stopped taking "new" Medicaid patients. Christie Clinic enacted the same policy around the same time. The Clinics have stated that they are simply not taking new Medicaid patients, but calls to CCHCC's Hotline and other social service providers in Champaign County indicate that even established patients with Medicaid are being denied care. This practice of refusing care to Medicaid patients is commonly referred to as "Medicaid dumping."

#### Medicare patients who are "dual eligibles" are also being refused care.

Clients calling CCHCC's Hotline, and other social service providers, are reporting that the Clinics are now also refusing appointments to Medicare patients who also have Medicaid insurance as a result of being low-income (Medicare beneficiaries with Medicaid insurance are referred to as "dual eligibles"). These patients have Medicare insurance as their primary insurance, and Medicaid covers what would normally be their out-of-pocket expense. This would seem to be a misapplication of the Clinics' Medicaid policy, since these are primarily Medicare patients.

### Uninsured patients cannot afford health care or are denied appointments.

The Clinics also refuse appointments to uninsured patients, or price these appointments out of reach by demanding full cash payment up front. There are over 50,000 uninsured persons in Champaign County, who, like Medicaid beneficiaries, no longer have access to primary care.

#### Concentration of Physicians at Carle Clinic and Christie Clinic

The majority of primary care doctors and specialists work for Carle Clinic or Christie Clinic (approximately 90% of all physicians practicing in Champaign County). Yet, because of the Clinics' policies regarding Medicaid patients, many Medicaid patients no longer have access to primary and specialty care physicians and services. Medicaid patients refused care at the Clinics must turn to the hospitals' Emergency Departments, because Frances Nelson Community Health Center no longer has a waiting list for new patients and has to turn patients away.

Fewer than 10% (n = 29) of Champaign County physicians are independent physicians.

### **Frances Nelson Community Health Center**

FNCHC is a federally qualified community health center (FQHC) and receives federal funding to serve the community's medically-underserved population. FNCHC lacks the space and the staff to accommodate the volume of patients currently seeking care. The demand for services at FNCHC has grown in large part as a result of the Clinics' policies which deny and limit care to low-income and Medicaid patients.

- 6/7/05 News-Gazette story, titled "Clinic access get tighter" reports that FNCHC is "no longer keeping a waiting list for new patients it has to turn away."
- FNCHC has reported that the care for approximately 5,600 individual patients, and have approximately 19,000 patient visits.
- Efforts are underway to relocate and expand FNCHC, so that FNCHC can add two more doctors over three years, along with advanced practice clinicians, and expand the number of patient visits from the current 19,000 a year to 30,000 in three years (which translates into approximately 3,223 new patients, for a total of about 8,823 patients served).
- Expansion of FNCHC is a necessary but not sufficient way of addressing the lack of access to primary care for Medicaid patients. Adding two physicians will mean that FNCHC will have approximately 1.3% of county physicians to serve over 11% of the population, in terms of Medicaid patients. However, the Clinics also refuse care to uninsured patients, who account for

approximately 29% of Champaign County's population, who must also turn to FNCHC for care. Even with its expansion, FNCHC will not be able to meet the needs of the currently underserved 40% of Champaign County's Medicaid and uninsured populations.

#### Conclusion

Medicaid and uninsured patients in Champaign County are in a state of crisis because they lack access to primary health care. CCHCC estimates that approximately 60,000 of the 76,285 of Champaign County residents who have Medicaid or are uninsured are lacking access to primary and specialty health care as a result of Carle Clinic and Christie Clinic policies and practices, and the lack of capacity at Frances Nelson Community Health Center. In addition to the individuals and families affected, these problems affect the entire community. Social service agencies are strained as staff members work to try to find health care for their clients. Hospitals' emergency departments have reported that they are seeing large numbers of patients who have no place else to turn for timely health care.

Solutions will have to be sought at the local, state and federal levels. Carle Clinic and Christie Clinic must change their policies affecting Medicaid and uninsured patients; Frances Nelson must be expanded; and the entire community, including health care providers, elected officials, state officials, and community members and organizations must work together to stop this crisis.