

Uninsured does not equal unemployed

By Kelly Hawes
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Like most of the people without health insurance, Willie Toliver has a job.

He works for a security company at the Port of Galveston. The firm offers insurance, he said, but he can't afford it.

"Their insurance would be about a third of my salary, not counting the deductibles and the co-pays," he said.

Mark Guidry, chief executive officer for the Galveston County Health District, says Toliver is fairly typical of the patients who turn to the district's 4Cs clinics for medical attention.

"Being uninsured does not mean that you're poor," he said. "For most people, it does not even mean that you're unemployed."

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An Ounce Of Prevention

That's one of two messages Guidry hopes people take away from this year's observance of Cover the Uninsured Week.

"The community should take the time to understand what it means to be uninsured," he said.

His second message is one physicians have been trying to drive home to their patients for a long time.

"Prevention is the best medicine," he said. "People should be getting regular checkups."

And two good places to get those checkups, Guidry said, are the health district's 4Cs Clinics in Galveston and Texas City.

"We provide a very good quality of care," said Abdul-Aziz Alhassan, medical director of the clinics. "From pediatrics to geriatrics, we provide a whole spectrum of

medicine.”

The clinics saw more than 17,500 patients last year, and about 85 percent of them had no health insurance.

“We’ve seen a trend of more and more of our patients falling into that category,” Guidry said.

As federally qualified health centers, the clinics cannot turn away patients because of an inability to pay.

The prices vary based on the financial status of the patient as well as on the need for medications and diagnostic tests.

For a simple office visit, patients may be charged anywhere from \$12 to \$110. The cost increases with more complex visits and for diagnostic tests and prescriptions.

In 2005, the 4Cs Clinics provided more than \$9 million in services to uninsured and underinsured patients. It wrote off nearly \$8.4 million of that.

Most, slightly more than \$6 million, was attributable to the sliding scale discount based on income. The rest, nearly \$2.4 million, the clinics wrote off as bad debt.

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Member Of The Board

Toliver is more than just a 4Cs patient. As a federally qualified health center, the clinic is required to have more than half of the slots on its board filled by patients, and Toliver fills one of those seats.

“I just recently joined,” he said. “The board meets once a month.”

Toliver, who struggles with high blood pressure and diabetes, says he goes to the Galveston clinic for a checkup about once every three months. The thing he likes about the clinic, he said, is that the physicians there are focused more on treatment than on how they’re going to get paid.

“If I have the money, I can pay it, but if I don’t have the money, they’re still going to see me,” he said.

That hasn’t been the case, he said, with the University of Texas Medical Branch.

“The doctors at the clinic told me I needed an echocardiogram,” he said. “I called UTMB to get an appointment, and they told me I had to bring \$600 cash.”

The same thing happened when the 4Cs physicians referred him to UTMB for a sleep apnea test.

“They said I needed \$900 in cash just to have that done,” he said.

Toliver went without the tests until this month, when he suffered a mild stroke. Then, because he was already in the hospital, he got both tests.

“What I learned is that if you want to get a test without paying the money off the bat, you have to arrive in an ambulance,” he said.

Perhaps ironically, Toliver suffered the stroke while teaching a diabetes management class at The Jesse Tree. His talk that week was on the importance of sticking to a prescribed regimen.

“I told them that the next time I’d try not to be so dramatic,” he said.

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Do As I Say ...

The 55-year-old Toliver provided his students with a perfect example of what not to do.

“I forgot to get my prescription filled,” he said. “I said I’d get it filled tomorrow, and I forgot.”

One of the lessons he learned, he said, is that taking a certain number of pills each day means just that.

“I thought if I took a few more pills I could make up for what I missed,” he said, “but you can’t do that.”

Toliver has his share of prescriptions. He says he spends about \$100 a month on medication.

The diabetes classes are funded through a grant from the Robert Wood Johnson Foundation. Toliver started out in the classes as a student.

“He did so well, they asked him to teach the class,” Guidry said.

Toliver said he signed up for the classes as a way of dealing with his symptoms.

“I got tired of the aches, the pains, the dizziness,” he said.

What he had learned in the classes, he said, had brought him closer to his physician.

“You learn how to help your doctor treat your disease,” he said.

For example, Toliver said, he keeps a daily log that he takes to every appointment.

“She doesn’t have to ask how I’m doing,” he said of his physician. “It’s all in the

book. It makes the visit a lot easier.”

Guidry said he was certain that programs such as the diabetes classes were making a difference for 4Cs patients.

“I think they probably head off a lot of hospital stays, but that’s hard to measure,” he said.

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The Citizens Health Care Working Group is staging meetings across the country to gather opinions about health care. The group will summarize what it hears in recommendations to be forwarded to congress and the president.

The Center to Eliminate Health Disparities at the University of Texas Medical Branch plans three meetings this week in Galveston County. The meetings will be from 5:30 p.m. to 8:30 p.m. Monday, Tuesday and Wednesday in League City, Texas City and Galveston.

The schedule:

Today: Johnny Arolfo Civic Center, 400 W. Walker St., League City.

Tuesday: The Jesse Tree, Mainland Medical Center, 10000 Emmett F. Lowry Expressway, Texas City.

Wednesday: Wortham Auditorium, Rosenberg Library, 2310 Sealy Ave., Galveston.

Information: www.citizenshealthcare.gov/.

The week will also feature the second annual prayer breakfast, when State Rep. Garnett Coleman will be the keynote speaker. The event will be from 8:30 a.m. to 10:30 a.m. Thursday at Moody Memorial First United Methodist Church, 2803 53rd St., in Galveston.