

# PCM Medical Clinic



## COMMUNITY HEALTH NEEDS ASSESSMENT

June 2008



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# PEOPLE'S CITY MISSION MEDICAL CLINIC COMMUNITY HEALTH NEEDS ASSESSMENT

## **Mission Statement**

The PCM Medical Clinic exists to offer physical, emotional, and spiritual healing to hurting people in Lincoln, Nebraska who lack medical insurance or the ability to pay for health care. We will accomplish this by committing to our core values of compassion, honesty, respect, innovation, and stability, and by providing services that are needs responsive and that reflect the love of Christ.

## **Objectives**

The PCM Medical Clinic will offer primary medical care to homeless and other low-income residents of Lincoln who have no medical insurance or are underinsured. This will reduce waits for appointments at other clinics (i.e. the Health Department or People's Health Center), and reduce the number of unnecessary emergency room visits.

- Volunteer physicians will staff the PCM Medical Clinic, with a combination of day, evening and weekend hours.
- Shelter guests will have access to primary medical services by the end of the following clinic day, regardless of income or insurance status.
- Emergency room use by uninsured patients for non-emergency treatment will be reduced by 25% within 2 years of clinic opening.

## **Summary**

Lincoln has a variety of high-quality medical services available to local residents, but residents without health insurance or adequate financial resources are limited in their access to those services. Nearly 29,000 Lancaster County residents went without needed medical care in 2007 because of the cost.

While people generally seek treatment for serious illnesses and injuries regardless of the cost, the care that was neglected was for chronic conditions such as diabetes, high blood pressure, and mental health, and preventive care that could have been identified or cured as minor conditions before they became emergencies. Dental care is frequently not a part of an insurance package, and even residents with Medicaid coverage have difficulty finding a dentist who accepts their coverage. Mental health care can be difficult to access, with long waits that are especially problematic for those who most need the services.

Children in low-income families are nearly all eligible for Kid's Connection (Nebraska's Medicaid program for children). Parents are generally satisfied with the care their children receive, although they sometimes have trouble identifying a medical home. However, many low-income and no-income adults do not qualify for Medicaid, especially if they do not have dependent children in the home. Many uninsured residents use the hospital emergency rooms as their primary care provider.

The People's City Mission Medical Clinic will offer care to uninsured and under-insured residents who currently find it difficult to access medical care because of the cost. We will do this by offering free medical services provided by volunteer doctors and other medical providers.

## Priority Health Issues Identified by Target Population

"Health services (medical, prescription, mental health) need to be available when they are needed and not when they get around to giving them to you."

Lou



"I am diabetic. I don't check my blood sugar regularly because of the cost of strips and lancets. I use my needles twice to inject insulin because of cost."

Waldo



- Access to care
  - Care available outside work hours
  - Timely and affordable access for urgent care needs (minor injuries, ear aches, bad colds or flu, etc)
  - Dental care (preventive, general care, and emergency)
  - Mental health medications and counseling
  - Transportation
- Long-term or chronic care needs
  - Mental health medications
  - Diabetes medications, test strips, counseling
  - Cardiovascular
  - Renewal and refilling of prescriptions
- Access to insurance coverage
  - Assistance with disability applications—SOAR
  - Referrals to Medicaid, VA, GA, Every Woman Matters, etc when appropriate
  - Employer-provided insurance
- Non-medical health needs
  - The clinic lobby or the EDEFY building's multipurpose room (across the street) could be used for classes or support groups during hours that they are not being used for their primary purpose.
  - Nutrition education and information
  - Fitness education and information
  - Recovery & support groups
  - Smoking cessation

## Impact of Lack of Insurance

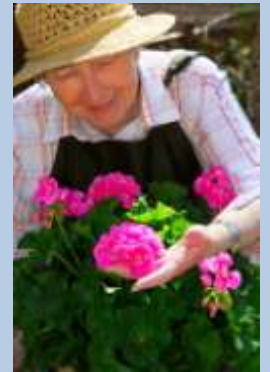
Unequal access to health care has clear links to health outcomes. The uninsured are less likely to have regular outpatient care, so they are more likely to be hospitalized for avoidable health problems. Once in the hospital, they receive fewer services and are more likely to die in the hospital than are insured patients. They also receive less preventive care. The Institute of Medicine estimates that at least 18,000 Americans die prematurely each year solely because they lack health insurance. ("The Impact of Health Insurance Coverage on Health Disparities in the United States," Roland, Diane & Catherine Hoffman, 2005)

A Harvard Medical School study recently published in the *Journal of the American Medical Association* found that "uninsured near-elderly people got sicker at a faster rate than comparable people with insurance" and that those "disparities were sharply reduced when people turned 65 and became eligible for Medicare." Meanwhile, a recent American Cancer Society study found "substantial evidence that lack of adequate health insurance coverage was associated with less access to care and poorer outcomes for cancer patients," as the "uninsured were less likely to receive recommended cancer screening tests and more likely to have their cancers diagnosed at a later stage, when they are less curable."

Using data from the Census Bureau, the federal Agency for Healthcare Research and Quality, and the National Center for Health Statistics, Families USA determined that the unpaid expenses for the uninsured added an average \$922 in 2005 to the premiums for employer-provided family health insurance. That extra cost could rise to \$1,502 in 2010, the group found.

"Leroy has had 2 heart surgeries and he needs follow-up care that we can't get because of the cost."

Tammy



"It is so frustrating. It's hard to get in for exams, and I am wondering about the consequences of my diabetes since my diet isn't right and I don't always have insulin."

Richard



## Need for Services of a Free Clinic

"My wife can't afford anti-depressants and we don't have transportation. She needs 7 different meds that cost \$6 each."

Leonard



"I need a TB test. I was diagnosed with TB and treated, but I'm not sure if the treatment is complete."

Ervin



"We need access to checkups; and checks for things like hepatitis C and bronchitis."

Tyrone

Based on the information from the Lancaster County Behavioral Risk Factor Surveillance Survey and the US Census Bureau, 14.1% of the 275,665 Lancaster County residents were without insurance in 2007. This is nearly 39,000 people who are on their own in paying for medical care. 10.5% of the County residents, or almost 29,000 people, went without needed care because of the cost. Dental care and eye care can be even harder to access since even those with medical insurance often do not have vision or dental coverage.

Pharmacy services and assistance with costs are available in Lincoln, but can be challenging for individuals to access. The Lancaster County Medical Society's Medication Assistance Program is very beneficial to low-income patients. However, it can be difficult for homeless people, those without recent income, and individuals with mental illness, to complete the application process without ongoing, knowledgeable support. Because of the time involved in the process, it is most appropriate for long-term, chronic conditions.

Mental health services, both counseling and medications, are available but can be difficult for low- to moderate-income individuals to access due to a limited supply of providers with sliding fees and limits on insurance benefits.

Lincoln has a variety of high-quality medical services available to local residents, but residents without health insurance or adequate financial resources are limited in their access to those services. We anticipate collaborations being developed with other organizations as the project moves forward, including local hospitals, specialty clinics, educational institutions, churches, and community groups.

We will fill gaps in the existing medical network in Lincoln, where it is difficult to meet needs of low-income uninsured residents as quickly as is desirable. We will do this by providing holistic care and patient advocacy, and by helping patients establish ongoing doctor/patient relationships and a medical home. Medical services, to be provided at no cost to the patient, will center on outpatient primary medical care.

## Target Population

The PCM Medical Clinic will primarily serve the Lincoln, Nebraska area. Nebraska is a rural state, and emergency shelter, medical services, and employment opportunities are limited or non-existent in many areas of the state. Homeless and very-low-income people need access to housing, employment, education, emergency assistance, and other services, so they often move to Lincoln for the range of opportunities available. In this way, the PCM Medical Clinic will also serve families from across the State and the region.

### Demographics of Lincoln

The US Census Bureau estimates the 2007 population of Lancaster County at 275,665, up from 250,291 in 2000 and 213,641 in 1990. 13.8% of the people live below the poverty level, including 7.5% of the families and 26% of the families headed by a single woman. The median family income was \$60,356 (average family included 2.95 people). The poverty level for a family of 3 was \$17,170, for a single person it was \$10,210. 51.6% of the Nebraskans below the poverty level were employed, and another 12.1% were actively seeking employment.

88.4% of the Lincoln population identifies themselves as White, 3.9% as Black or African American, 3.7% as Asian, 2.6% as another race, and 1.4% listed two or more races. Additionally, 4.8% (of any race) are Hispanic or Latino.

### Demographics of low-income population of Lincoln

The Lancaster County Behavioral Risk Factor Surveillance Survey conducted annually by the Lancaster County Health Department indicates that 14.1% of the respondents had no health insurance, and 10.5% could not see a doctor in the last 12 months due to cost. However, among those earning less than \$10,000 annually, nearly half (48.6%) are without insurance, as are over one third (34.4%) of the residents earning between \$10,000 and \$20,000.

Among PCM shelter guests, three quarters (74.1%) have no medical insurance coverage. Of those with insurance, 15.1% have Medicaid/Kid's Connection, and 7.5% have other publicly funded coverage (Medicare, VA, General Assistance, etc). Only 3.2% have private or employer-provided coverage. 30% of the guests have identified a disability.

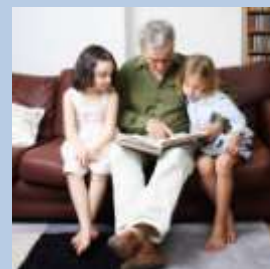
"I'm a single mom with 3 children. I have no insurance; the children have Kid's Connection. I spend about \$240 per year at People's Health for my health care."

Susan



"I had a car accident in 2004 and haven't been able to work since then. I have memory problems but I can't afford care."

Thomas



"I will be off Medicaid within 6 months. I don't qualify for insurance through my job because I am not full-time. I won't be able to afford care for myself."

Wendy



"I use 2 inhalers, anti-depressants, and steroid cream for my hands that I can't afford. My prescriptions cost \$30 to \$300 each time I fill them."

Gerald



## Survey Results

76 households were surveyed, primarily households without children, with a total of 110 adults and 70 children. Totals may be more than 76 since households often had multiple responses for a single question (different responses due to different household members or changes in circumstances over the time covered). 34 of the households surveyed were homeless, the other 42 were housed.

### Demographics

The respondents included 34 men and 42 women, with 34 additional adults in their households. 54 were Caucasian, 14 were Black/African American, and 8 were of other races. 5 identified themselves as Hispanic/Latino and 2 as Middle Eastern. The average age was 39.6, with ages ranging from 18 to 85.

28 adult respondents had not completed high school, 21 have a diploma or GED, and 27 have at least some college. Only 11 were currently married, with 16 divorced, 2 separated, 3 widowed, and 39 never married. 20 are employed, working an average of 32 hours a week and earning an average of \$1,064 monthly. Another 26 have income from other sources, with the average income of all respondents being \$804 monthly.

### Insurance access

Nearly all of the children surveyed had access to Medicaid/Kid's Connection. The adults in 42 households had no medical insurance coverage, 25 had Medicaid, 6 had Medicare, 5 had private insurance, 4 were covered by veteran's benefits, and 2 used General Assistance. Only 35 respondents had coverage for prescriptions and 29 had mental health coverage.

### Access to care

Only 37 respondents identified a family doctor. In the past 2 years, 31 had received care from a family physician, 19 from the People's Health Center, 10 from the Lancaster County Health Department, 8 from the Clinic with a Heart, 13 from a specialist, 4 through the VA Medical system, and 3 from a provider outside Lincoln. 10 had care from other community providers, and 8 had no care in the past 2 years. 44 had used the Emergency Room at one of the hospitals, most commonly BryanLGH west. 34 of those using the Emergency Room said they had been there for non-emergency conditions that they would have treated at a family doctor's office if it were available.

44 of the survey respondents were able to see a doctor when they felt they needed to. Of those who were unable to see the doctor, 21 felt they couldn't afford it and 14 had no family doctor to visit. 30 respondents had applied for disability—14 had been approved, 6 applications were in appeal, 3 were pending, and 7 had been denied. 19 were unable to get prescriptions updated because they couldn't see a doctor.

### Medical needs

51 of the respondents identified chronic health issues in their household. 16 had high blood pressure, 10 were diabetic, 23 had asthma or other respiratory conditions, 25 had mental health conditions, 19 had arthritis, 13 had heart problems, and 3 had cancer. Another 25 identified other chronic conditions including seizures, spinal injuries, musculoskeletal conditions, digestive problems, hepatitis C, thyroid conditions, skin conditions, and substance abuse.

58 respondents said they needed dental care. 38 identified cost as the primary reason they had not visited the dentist. 43 said they need an eye exam, with 31 saying cost prevented them from having the exam. 63 people said they cannot always afford to fill prescriptions, with 19 saying they are not currently taking medications they have been prescribed.

**The Center for People in Need** administers an annual survey of over 2000 low-income families during their holiday toy distribution in December, and is offered in English, Spanish, Vietnamese, and Arabic. The results of their survey closely parallel the results of the PCM survey for families (does not include single individuals, and includes very few men).

This survey indicated 24% of the adults and 7% of the children had no insurance. Nearly half of the adults (46%) and 71% of the children were covered by Medicaid, Medicare, and/or Kids Connection. Only 16% of the adults and 10% of the children were covered by private or employer-provided insurance.

38% of the respondents said they have trouble paying for prescriptions, with 79% of them going without prescriptions and 52% taking less of the prescriptions to make them last longer because of cost. Nearly half (48.5%) do both.

Respondents indicated that their children had better access to medical, dental and eye care than the adults in the household, and US-born respondents had better access than foreign-born. 42% had gone without medical care because there was no money for the office visit and 36% because they couldn't afford the co-pay. 35% had used the emergency room because they couldn't afford the office visit. 25% had gone without needed medical care because the wait was too long for a free or low-cost clinic/program. Even among those with insurance, 33% had gone without care because they couldn't afford the office visit, 57% because they couldn't afford the co-pay, and 19% because of the long wait for a free or low-cost program. 29% had used the emergency room because there was no money to pay for the office visit.

"We (the adults) don't have health insurance. My employer offers it but we can't afford it."

Joe



"I feel the health of my son is a priority, but don't think my health gets taken care of. My heart problems have not been treated."

Monique



## Current Health Care Resources

"We have tried to get into People's Health Center for dentist but there is a 6 month wait. We can't afford the Health Dept for a doctor since it costs \$20 each time."

Jean



"Clinic with a Heart is awesome. They can get me into People's Health Center earlier."

Rick



"I went to the emergency room for a toothache. I couldn't afford a dentist and now I owe the hospital \$4000."

Mary

### Overview of services available in Lincoln, NE

#### Services for uninsured/underinsured residents

The Lancaster County Health Department's annual survey indicates that over 14% of the residents have no insurance—meaning nearly 39,000 uninsured people in the Lincoln area. Many of these people have limited income that barely covers necessities such as rent, utilities, and food.

Several medical providers offer high-quality services for low-income and uninsured patients, but the need is far greater than they can meet. The Clinic with a Heart is free, but is only open one evening each week. The People's Health Center is a full-service clinic with a sliding fee, but the wait for an appointment can be 2 months.

While low-income children are usually eligible for Kids Connection, many adults do not qualify for Medicaid coverage. Even patients with Medicaid or Kids Connection can have difficulty finding a doctor accepting new Medicaid patients.

Dental care for adults with limited income is available through the University of Nebraska Dental College, but the free monthly clinic is only able to offer care for urgent needs (abscesses, extractions, etc). A wide variety of mental health programs are available through the Lancaster County Community Mental Health Center, although access to medications can be difficult for those without insurance.

- **Lancaster County Health Department** 3140 N St, Lincoln, NE 68510
  - Services provided include immunizations, flu clinic, General Assistance medical clinic, Every Woman Matters breast and cervical screening clinic, sexually transmitted disease clinic, HIV counseling and testing, information and referral services, presumptive Medicaid services, Home & community based nursing, WIC, Dental services
  - Days/hours of operation: 8am to 4pm Monday through Friday. HIV testing (walk-in) 4:00-5:30 pm Thursday or by appointment. STD clinic (walk-in) 1:00-3:00pm Tuesday, 5:00-7:00pm Thursday. Every Woman Matters Wednesday by appointment.
  - Eligibility criteria: Every Woman Matters: women age 40-64, low to medium income, no insurance/Medicaid/Medicare. Presumptive Medicaid for pregnant women: resident of Lancaster Co, low income, confirmed pregnancy. Influenza immunizations for uninsured individuals below 185% poverty or those eligible for Nebraska Vaccine for Children Program. Dental services for children in low-income families, screenings for low-income adults without children.
  - Patients seen monthly: Average approximately 5,000 patient visits each month for all services including immunizations and Prescription Assistance Program; in fiscal year 2006-2007, 2,281 individuals were screened by nurses at homeless and multi-cultural outreach sites, and 1,347 clients were seen in the Primary Care/General Assistance Medical Clinic

- Other information: <http://www.lincoln.ne.gov/city/health/index.htm> TB skin test \$15. Immunizations \$13-15. HIV/AIDS test \$10. STD clinic \$35. Flu shots determined annually. Dental clinic: sliding fee based on income and family size.
- **Lancaster County Community Mental Health Center** 2201 S 17<sup>th</sup> St, Lincoln, NE 68502
  - Services provided include Community Living Services (the Heather, community support, family support, transitional living facilities, independent living program, residential rehabilitation), Comprehensive Emergency Management (24 Hour emergency service, homeless & special needs), Crisis Center, Jail Diversion Project, Medical Services (medication management, intensive treatment, access to care), Outpatient Therapy, Partial Hospitalization, Peer and Volunteer Services, Psychosocial Rehabilitation Program (Midtown center, AWARE/transitional employment, activities, human resources)
  - Days/hours of operation: varies by program. Crisis line open 24-hours, walk-in services are available during office hours. Homeless & special needs workers are available during office hours and by appointment.
  - Eligibility criteria: 24-hour crisis line open to all callers. Crisis Center limited to acutely mentally ill individuals age 18 and older who are detained by law enforcement in southeast Nebraska.
  - Patients seen monthly: Approximately 90 patients monthly in Crisis Center
  - Other information: <http://www.lincoln.ne.gov/cnty/mental/index.htm>
- **People's Health Center** 1021 N 27<sup>th</sup> St, Lincoln, NE 68503
  - Services provided include medical services, dental screenings, pharmacy services/medication assistance, mental health, radiology, WIC, translation, HIV/STD testing, transportation, voluntary services, health disparities collaborative, minority health program, prenatal care, medication assistance
  - Days/hours of operation: 7am to 5pm Mon, Tues, Wed, Fri. 10am to 7pm Thursday, open during lunch hour.
  - Eligibility criteria: insurance/Medicaid/Medicare, or sliding fee. Some free services for homeless patients referred by agencies. Appointments within 2 weeks for most services, new patients 7-8 weeks, or patients can wait for a no-show.
  - Patients seen monthly: 1,800 to 1,900 monthly, more in the winter than in summer. (22,000 in 2007)
  - Other information: <http://www.phclincoln.org> Sliding fees based on income and family size. \$15 minimum fee, \$5 minimum for each lab procedure. 20%-25% of patients speak only Spanish, translators on-site, use CHIRP for other languages.
- **Clinic with a Heart** 3901 N 27<sup>th</sup>, Unit 1, Lincoln, NE 68521
  - Services provided include medical, dental screenings, physical therapy, chiropractic (2<sup>nd</sup> Tuesday only)
  - Days/hours of operation: 5:30 to 7pm Tuesday
  - Eligibility criteria: low income
  - Patients seen monthly: Average 140-160 patients monthly
  - Other information: <http://www.clinicwithaheart.org> walk-in free clinic staffed by volunteers
- **Nebraska Urban Indian Medical Center** 2331 Fairfield St Suite 1, Lincoln, NE 68521
  - Services provided include family practice, podiatry, mental health and diabetes education.
  - Days/hours of operation: 8-5 Monday - Friday, open one night until 6 in the summer.
  - Eligibility criteria: sliding fee based on income
  - Patients seen monthly: 4,000 to 6,000 monthly, 420 are homeless or low-income uninsured. Most patients seen within 1 week, some same-day slots.

- Other information: provide transportation, Spanish & Arabic interpreters, access to prescription assistance. All insurance accepted
- **BryanLGH emergency rooms** East:1600 S 48<sup>th</sup> St, West: 2300 S 16<sup>th</sup> St, Lincoln, NE 68502
  - Services provided include a full spectrum of emergent medical care
  - Days/hours of operation: 24-hours
  - Eligibility criteria: All individuals are admitted and treated regardless of ability to pay or insurance status
  - Patients seen monthly: About 5000 visits (2 locations plus mental health emergency patients). In June 2008 there were 66 self-pay patients who had visited the emergency department a total of 273 times since the beginning of the year.
  - Other information: <https://www.bryanlgh.org/>
- **St. Elizabeth emergency room** 555 S 70th St, Lincoln, NE 68510
  - Services provided include a full spectrum of emergent medical care
  - Days/hours of operation: 24-hours
  - Eligibility criteria: All individuals, without regard to ability to pay or insurance status
  - Other information: <http://www.saintelizabethonline.com>

Common complaints of uninsured/low-income/homeless patients:

People's Health Center Diabetes, malnutrition problems, heart/vascular problems, general complaints from not seeing a healthcare provider for a long time

Urban Indian Medical Center Low back pain, diabetes, hypertension, nausea/vomiting/diarrhea (children), anxiety, depression

BryanLGH emergency rooms abdominal pain/gastrointestinal symptoms, alcohol/intoxication, bronchitis/cough, urinary tract infections, mental health, asthma, back problems, hypertension/chest pain, minor injuries, ear infections, pneumonia, dental pain

## Financial Assistance Available

### ➤ Medicaid

- Services covered: Ambulance, case management for adults with mental retardation, chiropractic services, dental, orthotics, prosthetics, medical supplies, family planning, hearing aid services, hospice care, hospital services, laboratory and radiology, medical transport, mental health and substance abuse services for ages 0-20, nurses and physicians services, podiatry, prescribed drugs, psychiatric services for ages 21+, screenings, clinics, physical and occupational therapy, speech pathology and audiology, visual care
- Eligibility criteria:
  - Low income individuals and families within eligibility group recognized by state and federal law
  - parents of dependent minors, children under 19 years, pregnant women, aged, blind, disabled, others meeting requirements
  - Presumptive Medicaid for pregnant women
  - Kids Connection- Medicaid assistance to children ages 18 and under
  - Access Medicaid: assistance with process of applying for Medicaid, choosing which program, etc. Formerly provided by Lancaster County Health department, new call center will be provided by Lancaster County Medical Society with scaled-back services due to State contract changes.

### ➤ Medicare

- Services covered: Part A/Hospital coverage provides inpatient care in hospitals and rehabilitation facilities, stays in a skilled nursing facility, hospice care services, home health care services, inpatient care in a religious non-medical health care institution.  
Part B/Medical coverage provides for medically necessary services like doctors' services, outpatient care and other medical services not provided in Part A, as well as some preventive services  
Part D/Prescription coverage
- Eligibility criteria: Medicare is for people over the age of 65, some disabled persons under the age of 65, and people with permanent kidney failure

### ➤ Veterans Assistance/ CHAMPVA

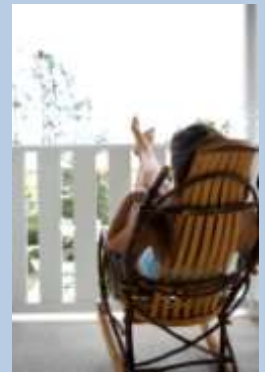
- Services covered: Variety of preventive services, inpatient hospital services, medically necessary services, medications, mental health care and counseling, travel to VA facilities for treatment, dental care, hospice care, prosthetics and other medical equipment
- Eligibility criteria: one must have served on active military duty and be discharged under other than dishonorable conditions, including Reserve and National Guard members called to active duty by a Federal Executive Order, or be a veteran or spouse or child of veteran who is permanently and totally disabled because of a service related disability; a surviving spouse or child of veteran who died from service related disability or who was disabled at death; or the spouse or child of a veteran who died in the line of duty, not due to misconduct

### ➤ General Assistance

- Services provided: Medical and financial services including: rent and rental deposit assistance, Assisted Living Financial Assistance, Medical

“I haven’t been able to afford to pay for office visits, and I have a bill for \$300. I am getting help from family members to pay for prescriptions currently.”

Connie



“Cost of care without insurance, dental costs, payment upfront/co-pays can be hard to manage.”

Jerry



- care at Primary Health Care Clinic, bus passes at a reduced rate, personal hygiene vouchers and burial (cremation) expenses
- Eligibility criteria: residents of Lancaster County who are single adults without minor children, 19-65 years old for non-medical assistance, 21-65 years old for medical assistance; individuals with children not covered by Medicaid
- Lincoln ED Connections
- Services provided: Case management, patient advocacy, connect patients with other resources
  - Eligibility criteria: More than 3 visits to an emergency department for non-emergent care in 6 months; children under 18 without insurance (15-20 homeless patients in 3 years, none have completed program)
- St. Elizabeth Foundation
- Services provided: Patient Hardship Program provides financial assistance upon patients leaving hospital to help with prescriptions, transportation, other follow up care
  - Eligibility criteria: Must have been hospitalized at St. Elizabeth Hospital, caseworkers in hospital recommend patients to Foundation who decides if they are eligible based on financial need, insurance, any other means to pay
- Employer-provided health insurance
- Services provided: Differs from plan to plan; recent trends show less coverage and higher deductibles. According to a 2004 report by the Nebraska Department of Labor, 60% of businesses offer family coverage medical insurance to full time workers, 40% offer single coverage dental insurance, 37.2% offer family coverage dental, 24.9% offer vision insurance and 57.9% offer a prescription drug plan.
  - Eligibility criteria: Differs from plan to plan; most employers require waiting periods for full time employees. In 2002, Nebraska ranked 49<sup>th</sup> in percentage of private sector establishments that offer health insurance to employees, with 43.6% compared to the national average of 57.2%. Of those employees offered coverage, 20% are not enrolled due to cost, eligibility, or waiting periods. Additionally, only 25.6% of part time workers in Nebraska are offered health insurance.
- Nationally, 79% of workers in firms offering health benefits are eligible for coverage; small firms (those with 3-199 workers) are significantly less likely to offer coverage and 45% of firms with 3-9 workers offer coverage; of the 6,404 business establishments in Lancaster County, 70% have fewer than 10 employees.

## General Comments from Surveys

- . Dental would be helpful to eliminate time constraints. Would benefit from mental health care at new clinic/currently not taking meds. No doctor or current prescription for 3 mental illness diagnoses. Is coping without.
- . All problems are not addressed at one appointment. Multiple appointments needed and can't afford multiple appointments. Pushed out the door.
- . Just got back on Medicaid, lost job due to illness, off Medicaid for 9 months, could not get meds so lost job. Dr. wrote letter stating she would not be able to work without meds. Both illnesses are life threatening and still has approx.\$3,000 in medical bills
- . He needs eye and dental care and can't afford - dentures are bent and can't afford to fix. Sister is living with him temporarily and doesn't have insurance but no medical problems that he knows of
- . pain in his stomach that he hasn't had checked because of the cost
- . Mental health meds. Knows the importance of them but can't afford. No resources avail. Not able to get to Dr. when meds needed. Can't afford to go to Dr. to get Rx or goes to Dr. then can't afford Rx. Meds need to be tracked and kept track of.
- . The children are on Medicaid but she doesn't have insurance - she needs glasses and dental care that she can't afford.
- . She has heart muscle that is thick and needs to do follow up - hard to get updated care. She said in another month she will not be able to afford prescriptions because of job situation.
- . Dental and eye care are needed but can't afford
- . Didn't feel he got the treatment he needed for his knee. Felt he was pushed out the door.
- . Toothache.
- . Hurry!
- . Son needs medication and hasn't seen anyone to determine his needs - he has been on sanctions from NY and can't afford medications.
- . has family history of diabetes and arthritis - unable to afford check up with doctor
- . skin problems, traveling nurses, sinus and respiratory problems; hygiene in close quarters, TB tests
- . miscarriage in Sept 07, still owe \$57, owes PHC \$175, owes St E \$300
- . She will be off Medicaid after she has baby. She needs to see foot specialist and orthotics in shoes that she can't afford.
- . Was off thyroid meds for almost a year because she couldn't afford the blood work needed, but could afford meds. Before she was on Medicaid
- . Not getting treated for fibromyalgia due to cost and is off meds for months at a time.
- . Hard for him with no insurance, but not for her with disability. The clinic would be a good idea and much easier to get to.
- . Doesn't have a Dr when needed. Dr left so she is afraid to get close to her Dr in fear they will leave her. Looking for understanding and compassion in the Dr here. Would like a 24-hr number for questions for health care concerns, like ask-a-nurse hotline
- . She needs to see gastroenterologist to have her liver checked but she is afraid to go.
- . She has Missouri Medicaid and is planning on getting job in Omaha soon
- . Has some trouble with back pain that she needs to have checked - recently moved to Lincoln so hasn't had time to find doctor or dentist.
- . Specific learning disabilities/speech impairment needs ST and/or OT services.
- . She hasn't had Pap smear in 2 years or general physical exam because of cost. Anything that was too difficult for her she went to emergency room. She doesn't know how much medications cost her to get.

- May possibly need physical therapy - he is on drug through research program for arthritis that he doesn't have to pay for at this time - \$400+
- takes forever to get into People's Health Clinic so he doesn't go
- He has melanoma but Medicare & his supplement covers all but \$135
- She needs tinted glasses and can't afford \$125 that Medicare doesn't pay
- He needs pain medication for dislocated shoulder but can't afford
- Injured knee in kick boxing and again in car accident when he kicked door open. Possibly needs PT. Knee was reason for ER visit. Sciatica - shouldn't be on feet for more than 2-3 hours at a time.
- Would use psychiatric care at clinic if available. Currently taking 2 psych meds however ran out of one and has not gotten current prescription filled for this med. Has been off med for 1 week and will get filled soon, has the money to fill. Pays \$4
- 2006 was on Medicaid when she had son and hospital still billing her.
- Head of household and children have private insurance, one adult has no insurance and the other adult is on Medicaid. The adult that doesn't have insurance can't afford to go to doctor when needed and also needs glasses that she can't afford.
- Head of household suffers from allergies and can't afford doctor visit or meds if needed
- She has had sanctions and medical problems while on sanctions -
- personal hygiene and cleanliness (quality), hand sanitizers, transportation
- Her doctor is recommending natural herbal supplements that Medicare doesn't pay - she is going to try to pay for it since she thinks it is a healthier choice. During the summer her medications aren't covered because she doesn't have her children
- Would benefit from dental - needs dentures. Suggests we treat bronchitis going around PCM.
- need help with osteoarthritis, pain, depression, wants to find ways to alleviate back pain
- Is established at Clinic with a Heart and would stay with them even if PCM clinic opened. Unsure of who family was when "split" occurred. Does work weekly through PCM doing various jobs once or twice per week for a few hours. Has lost his reading glasses.