The crisis of the uninsured

What do you do if you get sick or hurt? Most of us go to the doctor, get treatment, and get well. But what if you can’t pay? And you don’t have health insurance? Those questions worry 539,328 uninsured people in Miami-Dade County. Many cannot afford care, and suffer without.

The growing crisis of the uninsured confronts the nation. But we feel it more acutely in Miami-Dade, where 27 percent of the population under age 65 is uninsured, compared to a national average of 16 percent, according to a new University of Florida (UF) survey. Miami-Dade’s uninsured population has jumped 20 percent in the past four years. To be both uninsured and working class in America is becoming redundant, according to Denied: The Crisis of America’s Uninsured. The book notes that eight out of 10 uninsured Americans live in working families, a reality that is creeping up the income scale. Locally, a report by the Mayor’s Healthcare Access Task Force says:

- 209,000 working, uninsured adults live in Miami-Dade.
- They have 103,000 uninsured children.

Without insurance, but not without hope

Loraine LaRue and her husband, Bill, once sold two heifers to pay for her hysterectomy. When they couldn’t make ends meet on their Pennsylvania farm anymore, the LaRues picked up and moved to Homestead to be near their daughter and grandchildren. Loraine got a job greeting customers at Wal-Mart while Bill worked as a handyman. Like many hard-working Americans, they couldn’t afford $350 a month for health insurance. Loraine needs the paycheck from her $7.13-an-hour job for the mortgage.

When her blood pressure and diabetes went out of control, Loraine was referred to the Open Door Health Center. At the clinic, a doctor discovered a serious heart problem and sent Loraine to Baptist Hospital. (All Open Door patients who need hospital care receive it, without charge, at a Baptist Health hospital.) Cardiac surgeon Joseph Lamelas, M.D., performed Loraine’s double bypass heart surgery without charge. Cardiologists Jorge Pastoriza, M.D., and Orlando Almanza, M.D., and pulmonologist Raul Valor, M.D., also volunteered their skills to care for Loraine.

Through their pain and fear, the LaRues were awed by the quality of care they received and by the heartfelt way it was given. “I’ve never seen anyone get care like we got,” Bill said. Two years later, Loraine is doing well, still working at Wal-Mart and getting regular checkups at Open Door Health Center.

Loraine LaRue, a Wal-Mart greeter who can’t afford insurance, was not charged for life-saving heart surgery at Baptist Hospital.
The crisis of the uninsured

More than two-thirds of the uninsured live at or under twice the federal poverty level. The situation is similar in Monroe County, where 21 percent of the population has no health insurance, according to a Rural Health Network report.

Hospital emergency rooms and community clinics offer the only salvation for the poor and uninsured. Baptist Health’s five hospital ERs treat thousands of uninsured annually. We also support two important community clinics that treat the working poor in Homestead/Florida City: the Open Door Health Center and the Good News Care Center.

When patients need health services beyond the scope of these clinics, they receive free treatment from volunteer physicians on the Baptist Health medical staffs. Baptist Health hospitals (Baptist, South Miami, Baptist Children’s and Homestead) also provide care, without charge, to clinic patients. And in deep south Miami-Dade County, the need is most acute. In communities that are home to thousands of seasonal farmworkers, 36 percent of residents are uninsured, according to the UF survey.

In Monroe County, a community clinic for the poor and uninsured is being formed in Tavernier. Mariners Hospital, also a part of Baptist Health, will donate hospital services for patients of The Good Health Clinic when it opens this fall.

Baptist Health unilaterally cannot solve the crisis of the uninsured. But as a faith-based, not-for-profit organization, we remain true to our 43-year-old mission: “Baptist Health is dedicated to providing high-quality, cost-effective, compassionate services to all...including, as permitted by its resources, charity care to those in need.”

Care for those in need

We go to great lengths to care for people in our community who are unable to pay. This year, we expect to provide more than $57 million in direct charitable care through the Baptist Health Charity Care Program and more than $220 million in uncompensated care. Of course, the figures tell only part of the story. Behind every dollar spent is a person in serious need of medical assistance, and we are privileged to help make life a little easier for people in need.

Mary Harvey, 61, suffers from emphysema. She is not old enough for Medicare, not poor enough for Medicaid, and not sick enough for disability. Before the Open Door Health Center opened, she went to the Homestead Hospital emergency room when her condition became insufferable. Now, Open Door has pulled strings to get her a free oxygen machine for home and discounted oxygen tanks for when she goes out. Baptist Health volunteer physicians Nestor Javech, M.D., and Glenroy Wong, M.D., have also cared for her without charge.
A passion for compassion:

Baptist Health’s Charity Care Program

Baptist Health’s approach to charitable care reflects our role as a faith-based, not-for-profit healthcare organization. Guided by the spirit of Jesus Christ and the Judeo-Christian ethic, Baptist Health is deeply committed to providing compassionate, high-quality care, without regard to religion, creed, race or national origin. Moreover, our not-for-profit mission means that we are directly accountable to the community that supports us and eager to give back to it to the extent our resources allow.

Our mission of compassion means that we strive to provide charitable care for people who don’t have health insurance and who cannot afford to pay. And although we are prevented by law from allocating charitable care according to religious, ethnic, racial or national identity, we endeavor to provide assistance in a manner that reflects the cultural diversity of our community. That is because every member of our community is precious to us, regardless of background or belief.

The Baptist Health Pastoral Care Department over-
A passion for compassion: Baptist Health’s Charity Care Program

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sees the organization’s charitable care services. The department also provides community outreach, such as medicine and equipment to neighborhood clinics and health screenings through local churches. Its staff regularly evaluates community need to determine where that need is greatest and how we can help.

Unfortunately, we cannot help everyone who is unable to pay for healthcare. In order to qualify for charitable services, as defined by the state of Florida, a person must meet stringent income requirements. Yet when faced with those who do not qualify under the government’s definition of charity care — but who nonetheless cannot afford care — we feel compelled to do more. We take into consideration factors such as family income and assets, hospital charges, and the impact of the illness on the family’s ability to pay hospital bills. The result: Baptist Health’s eligibility requirement for charity care is 50 percent more generous than the state’s.

For us, charitable care is about much more than dollars and statistics. It’s about our obligation to a neighbor in need and our sincere commitment to the well-being of our community.

Special Thanks

We owe a debt of gratitude to writer Julie Winokur and photographer Ed Kashi for allowing us to use some of the stories of patients from their book, Denied: The Crisis of America’s Uninsured. You can order the book at www.talkingeyesmedia.org.

A HEALING TOUCH

Rebecca Muñoz is examined by Nilda Soto, M.D., a day after a hernia operation. Ms. Muñoz had a hernia for years, but didn’t have it treated until the Open Door Health Center arranged for the procedure. Surgeon Michael Graham, M.D., volunteered his services, as did the anesthesiologist and Baptist Hospital. “We have to work together for the common goal. And the common goal is, let’s have a healthy community,” says Dr. Soto, medical director of the Open Door Health Center.
Doctors donate their time, expertise

Our doctors are a major force behind our ability to provide charitable care. First, they donate their services to uninsured patients in our hospitals. Then, through the Physicians Community Service Committee, they give their time and expertise to patients of the Good News Care Center and Open Door Health Center, which provide health services to the indigent. For example, the 12 ophthalmologists at the Center for Excellence in Eye Care at Baptist Medical Arts Building provided 24 sight-saving laser surgeries for diabetes patients of the Good News Care Center. No one tracks all the free care provided by the 1,700 physicians affiliated with Baptist Health. But we know it is worth millions of dollars — and it’s priceless to those in need.

SOMETHING TO SMILE ABOUT

Briana Guzman gets a kiss from her grandmother before surgery to repair her cleft lip. Plastic surgeon Joel Levin, M.D., donated his services, as did Baptist Hospital, because Briana’s family had no health insurance.
Connecting with the community

Sometimes the most effective way to provide assistance is by teaming up with a partner. That’s why Baptist Health’s Pastoral Care Department formed the Community Health Alliance Ministry Program (CHAMP). Through CHAMP, Baptist Health collaborates with some 50 churches and synagogues to provide screenings, health education and other services. Last year, we provided 953 blood pressure screenings, over 300 screenings for diabetes and 112 cholesterol screenings to local congregations. Volunteers at nine churches have completed a 50-hour training program to support members when they go home from the hospital.

Baptist Health also supports the Good News Care Center and the Open Door Health Center, two community clinics that help meet the needs of uninsured residents of Homestead and Florida City. In addition to free medical care for the poor, services include food distribution, tutoring, high school equivalency and vocational classes, and special programs for women and children.

We also help support caregiving organizations through co-sponsorships and employee fundraising, including the Susan G. Komen Breast Cancer Race for the Cure, which benefits breast cancer research; and United Way, which provides a broad range of community services. In the last two years, Baptist Health and our employees contributed more than half a million dollars to United Way. Baptist Health also committed $250,000 in free care to La Liga Contra el Cancer and $250,000 in free care to Children’s Cancer Caring Center so children with cancer can get the care they need at Baptist Children’s Hospital.

Finally, we team up with local chambers of commerce and the public school system to help adults and children in a variety of ways, including teaching students health basics through our Safety Days program.

OUR REWARD
South Miami Hospital employee Moises Arguez is proof that when you give, you get. His reward: a kiss of thanks. Every year, South Miami Hospital conducts a holiday food drive for the residents of South Miami Senior Center. It’s a 20-year tradition.
A HELPING HAND
Calvin Babcock, left, vice chair of the Baptist Hospital Board of Directors, pauses as he paints a hallway in a new Habitat for Humanity home last May. This is the third Habitat house that Baptist Health has supported with dollars and volunteer labor. At right, Grace Daudier and her daughters, Monica, 9, and Janneh, 7, pose outside their nearly finished house in Overtown.

Providing education — and more

The 12th-century philosopher Maimonides said that helping people help themselves is the highest form of charity — and helping people keep themselves healthy is another important part of what we do. In the last year, we presented 134 free and low-cost educational programs (including many in Spanish) and health fairs to about 15,000 residents of all ages. Baptist Health’s popular Women’s Health Day drew more than 5,000 participants, and our Children’s Health Day and Men’s Health Day served thousands more. We also gave comfort to people facing prostate cancer, stroke, the loss of a spouse and other difficult problems through 58 ongoing support groups.

And because you’re never too old to stay young, our Department of Senior Services offered dozens of entertaining and informative programs specifically designed for people age 55 and up. Year-round senior activities include the Dadeland Mall Walkers Club, which is led by a certified exercise physiologist, and the discount dining club, which makes nutritious meals available in our

FREE HEALTH CHECKS
Miami Cardiac & Vascular Institute staff tested blood circulation and provided numerous other screenings during Men’s Health Day at South Miami Hospital last March. Thousands of people get free health checks at Men’s, Women’s and Children’s Health Days hosted by Baptist Health hospitals.

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Providing education — and more

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hospital cafeterias at reduced prices. Seniors can also receive information and assistance with Medicare, HMOs and long-term healthcare in one-on-one information sessions with a SHINE (Serving Health Insurance Needs of the Elderly) counselor.

In the past year, we also provided 5,000 free and low-cost health screenings to children and adults at our hospitals, neighborhood centers and other settings. The screenings help people identify conditions including high blood pressure, high cholesterol, diabetes and osteoporosis. In the past two years, Baptist Health has spent nearly $4 million in educational programs, health screenings and related community services.

LAUGHTER IS THE BEST MEDICINE

More than 100 cancer survivors, their families and friends got a good dose of laughter at the national Cancer Survivors’ Day celebration at South Miami Hospital. Speaker Hedda Matza-Haughton, who talked about the importance of humor and the difference it can make in people’s lives, got audience members to don wacky hats and join in the silliness.

People caring for people

Medical excellence. Jobs for the community. Health screenings, education and support. Care for the needy. Some might call it a lot of effort — and they’d be right. But for the people of Baptist Health, it’s just standard operating procedure.

<table>
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<tr>
<th>Community Benefit Highlights</th>
<th>FY 2002</th>
<th>FY 2003 (estimated)</th>
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<tr>
<td>Charity care</td>
<td>$36 million</td>
<td>$57 million</td>
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<tr>
<td>Uncompensated care (Medicaid shortfalls, bad debt)</td>
<td>$168 million</td>
<td>$220 million</td>
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<td>Florida indigent care fund</td>
<td>$12 million</td>
<td>$11 million</td>
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<tr>
<td>Educational programs, free healthcare screenings and similar free services</td>
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<td>$2.2 million</td>
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<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$217.6 million</strong></td>
<td><strong>$290.2 million</strong></td>
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Visit us at www.baptisthealth.net

You can help. Baptist Health South Florida Foundation supports the not-for-profit mission of Baptist Health’s hospitals. All contributions are tax deductible. To find out how you can help, call the Foundation at 786-596-6535.