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Guest Column – Cover the Uninsured Week

National *Cover the Uninsured Week* is currently being observed. It is a national effort to highlight the fact that too many Americans are living without health insurance and to demand solutions from our leaders.

Currently forty-seven million Americans are uninsured. Nearly 9 million of them are children. More than 8 out of 10 are in working families. They are our friends, neighbors and colleagues, forced to gamble every day that they won't get sick or injured. In Galveston County, we estimate that 85,000 residents are at or below 200% of Federal Poverty Level which for a family of two is an income below 28,000 annually.

While it is not a solution to the entire problem, residents of Galveston County are fortunate to have two Federally Qualified Community Health Centers - the Galveston County Health District's 4C's Clinics in Galveston and Texas City. Approximately 88% of the patients seen in the clinics last year lacked insurance.

That is good news and bad news. Good news because our county has these clinics available – many don't. Bad news because the demand for uninsured health is increasing and may exceed the 4C's clinic's capacity to care for all, and more bad news because 4C's revenue potential is limited. The average FQHC in the US has about 30% of its patients covered by Medicaid and Medicare. The

4C's has less than 10%. This limits revenue that helps support the cost of care for those unable to pay and results in increased bad debt.

As federally qualified health centers, the clinics do not turn away patients because of their inability to pay, however, a person's ability to pay is determined using a sliding fee scale based on their financial status. Even such, collection rates are low and socioeconomic issues impacting healthcare are very high.

In spite of daily challenges, staffs in the clinics are dedicated to serving the general public as well as the most vulnerable of those that may be uninsured or underinsured.

While the 4C's clinics can address many health needs of the uninsured it is not a total solution. Only one of four uninsured 4C's patients access specialty care - meaning more serious issues may go unaddressed and eventually lead to costly ER visits, hospitalizations, and eventually preventable death. We need a solution!

In honor of national uninsured week in Galveston County, let's review the many myths concerning the uninsured:

- People without health coverage don't work. Actually eight out of 10 people who are uninsured are in working families.
- Most people without health insurance are poor. The truth is that in 2005, more than 32 million of the uninsured had incomes of \$25,000 or more, compared with 14.6 million in households earning less.
- It doesn't really matter whether a person has health insurance. Fact, an estimated 18,000 – 22,000 Americans die each year because they don't have health coverage.
- Virtually everyone who works for a large employer has health insurance. Reality is that in 2005, 23.1 percent of the nations uninsured workers age 18-64 were in firms employing more than 500 people.

As these facts illustrate and most readers know our current system of providing healthcare leaves too many citizens without the resources necessary to purchase and keep dependable insurance coverage. Despite local and national efforts history shows it has been difficult to agree on large-scale solutions that can solve the problem of the uninsured.

During *Cover the Uninsured Week* we encourage everyone to become more aware of the issue by recognizing the costs to society as a result of the uninsured and becoming advocates for a sustainable solution to the problem.

Most importantly, take the time to hear a story about uninsured care. It won't take you long to find someone uninsured. Ask and listen to voices of the uninsured. What can we do together to help?

Milton Howard, DDS

Dr. Howard is Chairperson of the 4C's Governing Board and a member of the Galveston County United Board of Health.