



## Health care gap

Job losses leaving more people without coverage

By Jill Coley  
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A gurney speeds in a blur past the entrance of the emergency room waiting area Friday at Trident Medical Center in Charleston.

Jennifer Barlett sees the cracks everyday. As a supervisor for MedAssist, a third-party recovery company that contracts with Trident Health System, her job is to try to fill the gaps.

She scours Medicaid, Medicare, charities and long-term payment plans to help uninsured people find ways to pay their medical bills.

In one family Barlett is counseling, the wife lost her job, and also the health insurance that covered her and her husband. The couple tried to go it alone, becoming self-employed, but when he fell gravely ill, they had to close the business.

"No health insurance. No money," Barlett said. They're waiting to hear from Medicaid and Social Security.

As more people lose their jobs, they also lose their health insurance, adding to a decade-long trend of an increasing number of uninsured.

Further, with health insurance premiums increasing at twice the rate of inflation, more businesses are cutting back their portion during tough times. Some have discontinued health insurance altogether.

Caught in the middle are health care providers and institutions, which must deliver care and remain financially sound.

Todd Gallati, Trident's president and chief executive officer, said "We're seeing a slight uptick in uninsured patients." Whether the increase is due to the economy or is a continuation of the ongoing trend, he was unsure. "It's been a significant problem for a number of years," he said.

South Carolina's 8.4 percent unemployment rate ranks third-highest in the nation. That means 182,900 workers are without jobs. Nearly 12,000 of those jobs were lost in November, the last month for which data is available. The state's unemployment rate is projected to top a whopping 14 percent by summer.

The South Carolina Hospital Association informally polled hospital CEOs on the effects of the recession, and about one-third of the hospitals responded. In the last year, 90 percent had seen an increase in uninsured. Nearly 60 percent had seen an increase in emergency room visits, coupled with a 70 percent decrease in hospital admissions for routine care.

"What you typically see is those without insurance don't seek care as early or as often," Gallati said. People wait until conditions worsen, then go to the emergency room. Trident has seen a 4.2 percent increase in emergency room admissions over last year, Gallati said. One in five patients who walked through the door Dec. 29 didn't have insurance, he said.

The American College of Emergency Physicians issued an indictment of the system in December. President-elect Angela Gardner said, "The emergency care system is a 'ticking time bomb,' accelerated by the financial crisis."

Medical University Hospital reported an increase in self pay and indigent care during the five months ending 2008 compared to the same period in 2007.

"We've also seen an increase in patients with third party coverage, such as Blue Cross, commercial insurances and HMO coverage," said Steve Hargett, MUSC Medical Center controller. "Anecdotally we believe ... that individuals are worried about losing their jobs and their health insurance and are choosing to have elective procedures performed now that might have been delayed in a better economic climate."

Roper St. Francis Healthcare also has experienced an increase in uninsured patients admitted this fall, according to Tricia Crimminger, director of corporate communications.

The Consolidated Omnibus Budget Reconciliation Act of 1985, or COBRA, was created to help people keep their health coverage after leaving a job. But the premiums are astronomical.

"Lots of people who lost jobs (and were) offered COBRA can't afford it," Barlett said. "It's more than \$1,000 a month for a family of four." That's often more than unemployment benefits.

That leaves public coverage, or Medicaid, for children whose parents lose their jobs. To qualify for Medicaid, an adult must meet financial guidelines and belong to one of the following categories: parents of dependent children, pregnant women, disabled or elderly.

Increasing Medicaid's burden could not come at a worse time. The S.C. Department of

Health and Human Services is already slashing services and programs in the face of a \$137 million loss from the state this fiscal year. Add the federal match to those dollars, and the actual loss totals \$459 million.

More uninsured people are turning to safety net providers, such as the Franklin C. Fetter Family Health Center that has nine sites in four counties. During the last three years, uninsured patients have increased to 46 percent from 36 percent, and in the last five months, that amount has spiked to 51 percent.

Executive Director Ronald A. Ravenell said, "This trend is not going to get any better. I think several factors are involved — downsizing of jobs, people being laid off and employers not offering health benefits. Even if they do have benefits, some can't afford them."

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