



# Champaign County Health Care Consumers

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*Grassroots organizing for health care justice and access since 1977.*

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## Lack of Access to Primary Health Care: Community Health Crisis in Champaign County

### Overview

The Champaign County Health Care Consumers (CCHCC) serves more than 400 consumers each month through our Consumer Health Hotline. Local consumers' reports and CCHCC's research into local health care providers' policies and practices show a staggering health care crisis in Champaign County. This is a crisis affecting thousands of people who have Medicaid insurance, people who are without insurance, and consumers with medical debt who lack access to primary and specialty care at our community's clinics. This crisis is the result of four factors:

- 1) **Carle Clinic and Christie Clinic's policies** of refusing or limiting appointments to patients who have Medicaid insurance and some uninsured patients, or pricing health care appointments and procedures out of reach for uninsured patients as well as patients with medical debt owed to the Clinics (including insured patients with medical debt);
- 2) **Concentration of the majority of Champaign County's physicians** (over 90%) at the two major Clinics, thereby resulting in tens of thousands of patients who have Medicaid insurance and uninsured patients having to seek care among the minority of physicians;
- 3) **Frances Nelson Community Health Center's lack of capacity** to serve the populations of patients who have Medicaid insurance and patients who are uninsured (approx. 70,000+ people combined); and,
- 4) **State policy**, while it has been improving and is better than other states, has provided low and often delayed Medicaid reimbursement to health care providers, thereby creating a disincentive to serve patients who have Medicaid insurance.

Consumer health advocates around the state and the nation agree that there is no other community that is experiencing a health care access crisis of this magnitude.

### Statistics for people who have Medicaid insurance in Champaign County

- Champaign County's population: 179,669 (Source: U.S. Census Bureau, 2000)
- Persons with Medicaid insurance in Champaign County: 20,449 (Source: Local DHS Office, June 2005)
- Percent of County's population with Medicaid insurance: 11.4%
- Children with Medicaid insurance in Champaign County: 11,754
- Persons with Medicaid insurance in Group Care in Champaign County: 561

### Statistics for people who are without health insurance in Champaign County

According to a new and ground-breaking report recently released by the IL Campaign for Better Health Care and Families USA, the number of uninsured individuals in Champaign County is 54,990 – approximately 29% of Champaign County residents. This brings the total estimate of Champaign County residents who either have Medicaid insurance or are uninsured to 76,285 people, or approximately 40% of Champaign County residents.

## **Carle Clinic and Christie Clinic Policies & Practices Affecting Access for Local Patients**

### **Carle Clinic and Christie Clinic refuse appointments to new and established patients with Medicaid insurance.**

In March 2003, Carle Clinic stopped taking “new” patients who have Medicaid insurance. Christie Clinic enacted the same policy around the same time. The Clinics have stated that they are simply not taking new patients with Medicaid insurance, but calls to CCHCC’s Hotline and other social service providers in Champaign County indicate that even established patients with Medicaid insurance are being denied care. This practice of refusing care to patients who have Medicaid insurance is commonly referred to as “Medicaid dumping.”

### **Medicare patients who are “dual eligibles” are also being refused care.**

Clients calling CCHCC’s Hotline, and other social service providers, are reporting that the Clinics are now also limiting appointments to Medicare patients who also have Medicaid insurance as a result of being low-income (Medicare beneficiaries with Medicaid insurance are referred to as “dual eligibles”). These patients have Medicare insurance as their primary insurance, and Medicaid covers what would normally be their out-of-pocket expense. This would seem to be a misapplication of the Clinics’ Medicaid policy, since these are primarily Medicare patients.

### **Uninsured patients cannot afford health care or are denied appointments.**

The Clinics also refuse appointments to uninsured patients, or price these appointments out of reach by demanding full cash payment up front. There are over 50,000 uninsured persons in Champaign County, who, like many people with Medicaid insurance, no longer have access to primary care.

## **Concentration of Physicians at Carle Clinic and Christie Clinic**

The majority of primary care doctors and specialists work for Carle Clinic or Christie Clinic (approximately 90% of all physicians practicing in Champaign County). Yet, because of the Clinics’ policies regarding Medicaid insurance, many patients with Medicaid insurance no longer have access to primary and specialty care physicians and services. Patients with Medicaid insurance who are refused care at the Clinics must turn to the hospitals’ Emergency Departments, because Frances Nelson Community Health Center no longer has a waiting list for new patients and has to turn patients away. Fewer than 10% (n = 29) of Champaign County physicians are independent physicians.

## **Frances Nelson Community Health Center**

FNCHC is a federally qualified community health center (FQHC) and receives federal funding to serve the community’s medically-underserved population. FNCHC lacks the resources and the staff to accommodate the volume of patients seeking care. The demand for services at FNCHC has grown in large part as a result of the Clinics’ policies, which deny and limit care to low-income, uninsured, and Medicaid insured patients.

- 6/7/05 News-Gazette story, titled “Clinic access get tighter” reports that FNCHC is “no longer keeping a waiting list for new patients it has to turn away.”
- FNCHC has reported that they care for approximately 5,600 individual patients, and have approximately 19,000 patient visits.
- FNCHC recently relocated and plans to add two more doctors over three years, along with advanced practice clinicians, and expand the number of patient visits from the current 19,000 a year to 30,000 in three years (which translates into approximately 3,223 new patients, for a total of about 8,823 patients served).

- Expansion of FNCHC is a necessary but not sufficient way of addressing the lack of access to primary care for patients locked out the community's two major Clinics. Adding two physicians will mean that FNCHC will have approximately 1.3% of county physicians to serve over 11% of the population, in terms of patients who have Medicaid insurance. However, the Clinics also refuse care to uninsured patients, who account for approximately 29% of Champaign County's population, who must also turn to FNCHC for care. Even with its expansion, FNCHC will not be able to meet the needs of the 40% of Champaign County's population who have Medicaid insurance or lack insurance and are currently medically underserved.
- It is worth noting that even FNCHC patients are experiencing the health care access crisis as many face denial of care when referred to Carle Clinic and Christie Clinic for specialty care – many because of outstanding medical debt at the Clinics, and the Clinics' policies of denying care, or pricing it out of reach, for patients who have medical debt owed to the Clinics.

### **Christie Clinic's Announcement to Expand Access to 3,500 Patients with Medicaid Insurance**

On March 5, 2007, Christie Clinic and the Illinois Department of Health Care and Family Services announced an agreement for Christie Clinic to expand access to care at Christie's facility for 3,500 new patients who have All Kids and/or Family Care insurance.

The announcement and agreement is an important development – “a first step” – in addressing the local access to care crisis that affects tens of thousands of Champaign County residents who have state-sponsored public insurance (such as Medicaid, All Kids, Family Care). Christie did not announce the date on which access will be opened up for these additional 3,500 patients, and as of April 2007, the community is still being told that this will take place in a few months.

### **Conclusion**

Patients who have Medicaid insurance, who are without insurance, or who have medical debt in Champaign County are in a state of crisis because they lack access to primary health care. CCHCC estimates that approximately 60,000 of the 76,285 of Champaign County residents who have Medicaid insurance or are uninsured are lacking access to primary and specialty health care as a result of Carle Clinic and Christie Clinic policies and practices, and the lack of capacity at Frances Nelson Community Health Center. In addition to the individuals and families affected, these problems affect the entire community. Social service agencies are strained as staff members work to try to find health care for their clients. Hospitals' emergency departments have reported that they are seeing large numbers of patients who have no place else to turn for timely health care.

Solutions will have to be sought at the local, state, and federal levels. Carle Clinic and Christie Clinic must change their policies affecting patients who have Medicaid insurance or who lack insurance; Frances Nelson must be expanded; and the entire community, including health care providers, elected officials, state officials, as well as community members and local organizations, must work together to put an end to this crisis and create a lasting solution that results in quality, affordable health care accessible to all Champaign County residents.

**For more information, please contact:**

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