



HealthCare Consumer

Newsletter of the Champaign County Health Care Consumers

Dr. Quentin Young to Speak at CCHCC Awards Dinner

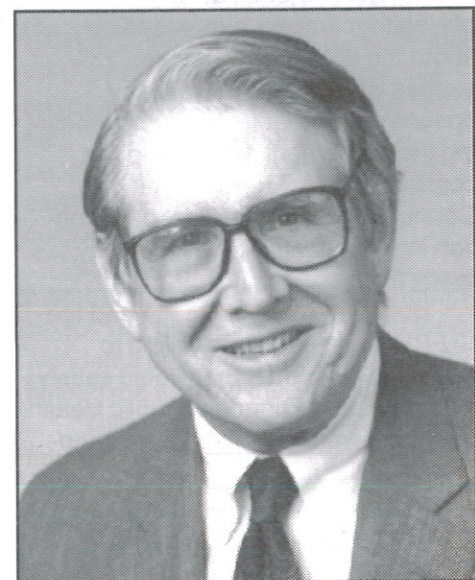
Dinner Scheduled for Saturday, March 14 at the Chancellor

Dr. Quentin Young, a nationally recognized leader in public health policy and medical and social justice issues, will provide the keynote address at CCHCC's 21st Annual Awards Dinner, which will be held on Saturday, March 14, 1998 at the Chancellor Hotel. A social hour will begin at 6:00 P.M., followed by a buffet dinner at 6:30. The Chancellor Hotel is located at 1501 S. Neil in Champaign. Child care will be available.

The theme for this year's Dinner is "Our Health, Our Voice, Our Choice."

CCHCC's recent work has highlighted more than ever the problem of "people vs. profits" in health care and the need for consumers to make their needs and priorities the driving force in shaping the future of our health care system. Dr. Young, who has been fighting the corporate takeover of medicine in America, will speak about public health, the clash between "good health care" and "big money," and the ways that citizens and communities can organize to make their voice heard and bring about useful, lasting changes. Dr. Young is a practicing physician, President of the American Public Health Association, and also serves as the National Coordinator of Physicians

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Dr. Quentin Young

CCHCC Task Force Sees Changes

Carle Suspends Interest Charges

Carle Clinic reports changing two key elements of its billing policy, a sign that CCHCC's Medical Billing Task Force (MBTF) is succeeding in its campaign. First, the Clinic claims that it now credits payments to patients' accounts on the same day they are received. Second, beginning in August, the Clinic—in what it calls a temporary act of "courtesy"—stopped charging interest on unpaid patient balances.

Task Force members will be investigating and watching to see that

practices really do bear out Carle's claims, but clearly it is a significant victory for MBTF and the East Central Illinois community.

With Carle Clinic refusing to admit to systemic billing problems or to meet with MBTF members to discuss such problems, the Task Force held a press conference on July 17, 1997. The event called attention to consumer complaints and Carle's behavior, and a new CCHCC report, "Consumers

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Health Care Consumer

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First Budget & Levy Approved for County Health Department

Consumers Consider It Just a Start...

Friends of Public Health members, as well as all Champaign County residents, have something big to celebrate! The tax levy to support public health services for the county finally passed by the County Board. In addition, Board of Health members have met with Gale Fella, Administrator of C-U Public Health District, to finalize the terms of the contract to begin providing services to all county residents. The hard work of hundreds of Friends of Public Health volunteers paid off this November, marking the one year anniversary of when the Referendum passed.

The message from members of Friends of Public Health Coalition was of both relief and excitement, recognizing that their years of hard work had finally produced the results they'd been hoping for. "It's great," said Liz Mazur, a volunteer for FPH. "It's good to see the tax levy pass so that services can get started for County residents. I'm glad to be a part of such a huge victory."

Jan Anderson, a volunteer who has been with FPH since the beginning, showed signs of relief. "I'm glad we finally got to this point. It's kind of symbolic how this happened just over one year after we got the referendum passed. It's hard to believe that it's taken so long to get this going. But we're all very excited to be here and see our work pay off."

This victory was a long time in coming, as volunteers had worked for over two years to bring public health services to the county. Eleanor Clifton, a FPH member from Rantoul, said, "We've been at every Board of Health meeting, at the Policy, Procedures, and Appointments Committee meetings, at

Budget and Finance Committee meetings, and at County Board meetings. We're very pleased to see the levy pass, and we are eager for more progress." Clifton went on to say that Coalition members are glad to have a break. "We need a rest," she said.

Even now, FPH members are continuing to work on getting services started for County residents. Several FPH members attended the December 10th meeting of the Board of Health, where the Board and Gale Fella discussed the contract with the C-U Public Health District at length. Board of Health members expressed concern about the details for when the contract expires with the CU-PHD. Many options are available, including renewing the agreement and ending the contract at its full term so that the County Health Department can function independently, if they feel they are ready to do so.

Both the Board of Health and the CU-PHD seemed to be willing to negotiate a contract that would satisfy everyone, and Friends of Public Health members were glad to see the cooperation at the meeting. Claudia Lennhoff, CCHCC Organizer, said, "It's great to see the Board of Health members really get engaged in the decisions that need to be made. Now it looks like they are ready to take on the challenge and to do the best job they can," said Lennhoff. "We're very excited, and we support their efforts." FPH members will continue attending Board of Health and County meetings and will hold their own monthly planning meeting the first Saturday of each month at the CCHCC office at 10:30 a.m. ≤

"We've been at every Board of Health meeting, at the Policy, Procedures, and Appointments Committee meetings, at Budget and Finance Committee meetings, and at County Board meetings. We're very pleased to see the levy pass, and we are eager for more progress."

--Eleanor Clifton

NEW PROGRAM BROCHURE AVAILABLE FOR MEDICARE 100 AND MEDICARE PLUS MEMBERS

Booklet includes current physicians, new benefits

CCHCC has produced a new brochure for Medicare 100 and Medicare Plus programs with improved prescription drug and optometrist discounts, changes in services, a current list of physicians, and a new Seniors Page full of useful information.

After weeks of work by the Senior Task Force, members of the Medicare 100 and Medicare Plus programs received it with their renewal forms. Belinda Summer, CCHCC Coordinator for the programs said, "we hope this brochure will be a great resource, to help promote the program to new people who need help and to inform existing members of changes in doctors and discounts."

Mrs. Eddie Carter, a longtime member of the Medicare 100 program, says, "The brochure is a big help for a wonderful program. Medicare 100 has helped me with my medical bills."

"This help will continue long in the future with the dedicated work of CCHCC and Covenant Medical Center," added Summers.

According to Willa Mae Dibrell, another member of the Medicare 100



Lorraine Sapp, Marjorie McGuire, and Eddie Carter, Medicare 100 and Medicare Plus members, are featured in the new brochure.

program, "I think anything that is provided for the poor is a good thing and CCHCC takes an interest in and shows courage to do what they can to help seniors."

In that spirit, we are always open for new members we can help with the

Medicare 100 and Medicare Plus programs. We're always available to help people fill out application forms. Anyone with any questions about any facet of the program can call Belinda Summers, Frances Axtell, or Linda Turnbull at 352-6533. ≤

Prescription Drug Alert: Corgard - 50 pills @ 40 mg

Carle RX Express Pharmacy	383-3250	\$74.96(\$56.31)		Osco Drug Pharmacy	352-4272	\$61.69(\$28.91)*
Christie Clinic Pharmacy	366-1278	\$59.74(\$46.34)		Revco Pharmacy	586-4914	\$65.15(\$34.64)
Covenant Outpatient Pharm.	337-4545	\$70.47		St. Joseph Apothecary	469-2232	\$74.52(\$32.71)
Doctors Building Pharmacy	356-1819	\$63.04		Schnucks (Champaign)	351-8497	\$59.03(\$41.51)*
Jerry's IGA Pharmacy (D)	367-4390	\$65.72(\$27.59)		Schnucks (Urbana)	337-6551	\$59.03(\$41.51)*
Kmart Super Center	356-2839	\$61.19(\$36.99)		Target	355-3345	\$62.69(\$28.39)
Medicine Shoppe (D)	353-7070	\$53.37(\$30.87)*		Walgreen's Drug Store	356-0521	\$60.99(\$29.29)
Meijers Pharmacy	353-4000	\$53.49(\$31.40)		Wal-Mart Discount City	352-1490	\$65.84(\$36.84)

*=100/Plus Discount; #=100 pills only; (\$)=Generic; (D)=free delivery; prices effective 12/2/97 NOTE: Pharmacists recommend that you buy Corgard in quantities of 100 for a better price. It is important to develop a relationship with your pharmacist. It may be dangerous to mix pharmacies. Always make sure your doctors & pharmacists know all the drugs you're taking, in order to avoid dangerous interactions or side effects.

Health Insurance and Medical Billing

Advocates' Advice: **Problems with Medical Billing or Expenses**

by Netta Gillespie,
CCHCC Volunteer Advocate

Unfortunately, a number of people in the US (one recent estimate was 15%) lack any kind of health insurance, and many others have coverage that is inadequate to cover their actual expenses. Imagine being presented with a bill for thousands of dollars and told you have ten months to pay it, while the balance accrues interest charges that by themselves are more than you can afford to pay monthly.

In order to pay medical bills, people are mortgaging their homes, compounding their situation by charging medical costs on their credit cards, taking out bank loans, or being taken to court and having their incomes garnished. They are also being refused further treatment, unless unreasonable payment schedules are met, even in cases where they have managed to obtain insurance and current bills are covered.

Structural changes in our health care system are called for, but there are a few things consumers can do to help themselves in such situations.

If you know you will need an expensive medical procedure and it's not an emergency, ask for an accurate written estimate of charges in advance and do some comparison shopping, taking into account, of course, the skill and training of the practitioner, along with billing policies and interest charges. One of our Hotline clients saved \$1,000 on surgeon's fees by doing this. You have the right to request that copies of your medical records be released (without charge) to other health care providers for this purpose, or to you, for a charge equal to the expense of reproduction.

In non-emergency situations,

research your illness at the library or on the internet. Second opinions from physicians at other institutions are often valuable, and sometimes save you far more than they cost. You have the right to obtain medical records, test results, and X-rays for this purpose.

Make payment arrangements in advance of treatment. If you will need financial help, there are some sources of assistance in our community.

Some people may be eligible for government assistance, or for the programs offered by local hospitals to people of limited means. You'll almost always have to ask about these resources, and in the case of Medicaid, you'll go through a lengthy and troublesome bureaucratic process, but it's worth exploring. Income-qualified persons on Medicare may be able to get assistance with their 20% co-payment via Medicare 100, a joint program from CCHCC and Covenant.

Read the credit agreement you sign with the medical provider, and request a copy. It is especially important to obtain a written agreement, as we've had several cases recently where a medical institution reneged on an agreement, insisting on higher monthly payments.

Read the fine print on the back of your medical bills where finance charges and credit terms are stated. If you still don't fully understand the terms, call and ask to have them explained so that you can understand.

If your bill is not itemized with procedure codes, request such a statement. When you receive it, examine it closely to be sure you received all the services billed and that the charges are reasonable.

Check to see when payments were credited and checks were cashed. If

the checks are cashed before payment is credited, you should protest.

If you are charged interest, and can't figure out how it was calculated, insist that the provider give you an understandable and rational explanation. If you do not understand your statement, you have the right to have it courteously explained to you.

Protest the statement if you think it contains errors. If your questions are not fully resolved, dispute the bill in writing, clearly stating questions and objections. This process should put finance charges on hold until the bill is corrected or you are satisfied that it is correct, or at least put you in a much better position with overdue payments if the problem is not resolved.

Keep a log of all correspondence and telephone calls you make and receive concerning your bills, including the name of the person you spoke to.

Never throw away bills or medical

HAN Fights for Changes **Managed Care Plans**

The Health Action Network (HAN) is preparing for action on a problem that is hurting a growing number of consumers. Recent local news stories have focused attention on the fact that some managed health care organizations are cutting costs by denying coverage of medical procedures they label "experimental." Many of these procedures are not really new, and in fact are well established in the medical community. Moreover, in many cases such procedures are the only possibility for saving the patient's life. Organ transplants (common enough to be a donor check-off on driver's license applications) and some cancer treatments are among the measures that frequently are turned down for coverage.

If an individual consumer fights long enough, the insurance company may give in and cover the needed procedure, but there are two major problems with this situation: (1) most consumers don't have the time or the

ing Prove to be Problem Locally

records. These can be immensely valuable in resolving billing disputes or assessing reasonableness of charges.

If you have had or are having unresolved billing problems and need advice and assistance, call CCHCC. Your call will be confidential, unless you specifically state that you are willing to have your information shared.

We have a number of helpful information sheets and packets, as well as Hotline volunteers to advise you. To reach one, call 352-6533 during office hours Monday through Friday.

Finally, write or phone your legislators. Tell them how the present system is affecting you. Vote for those who support adequate, affordable care. It's false economy to allow hard working people to slide into poverty as a result of medical expenses which they can't control, or to become disabled because they are refused prompt and necessary treatment. ≤

eny Vital Treatments

knowledge needed to wage a lengthy battle, and (2) even if they do, some of them will become incapacitated or even die for lack of the very treatment that they are fighting to obtain.

According to John Cameron of Citizen Action of Illinois, the Managed Care Bill of Rights—which is contained in HB 626—does address the question of insurance coverage of individual procedures. The bill would mandate that the deciding factor in whether a treatment is covered is whether it is deemed “medically necessary” by the doctor. If coverage still is denied, an appeals procedure involving an independent review process is guaranteed.

The Fall 1997 session of the Illinois Legislature ended with HB 626 stalled in a subcommittee of the state Senate. It will become an issue again in the Spring 1998 session. The Health Action Network will be calling for early and sustained support for the bill. Look for an Action Alert in January. ≤

Medical Billing Task Force

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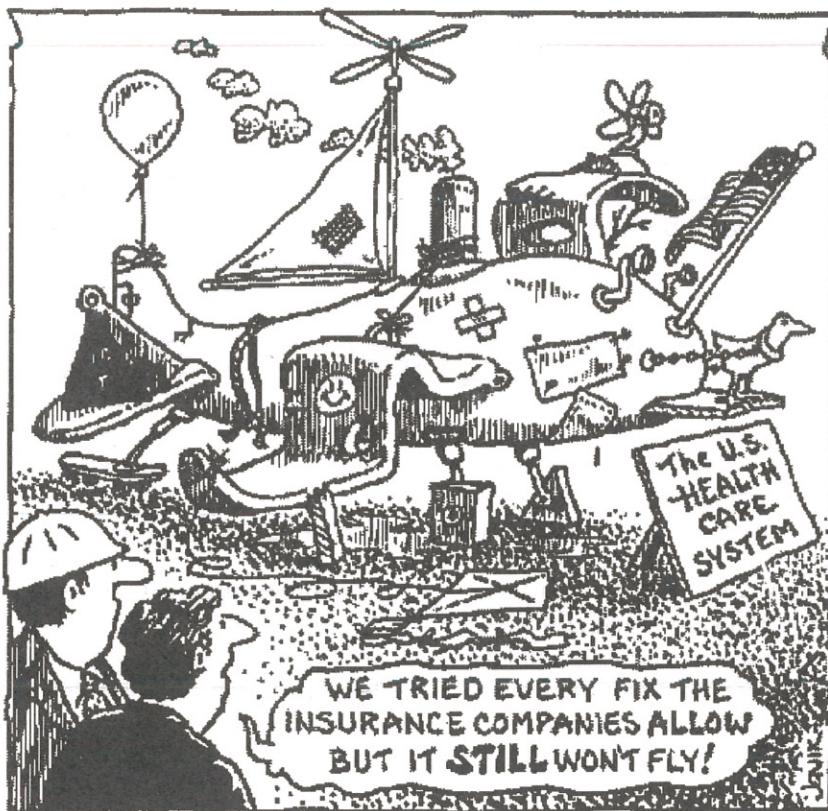
Challenge Carle Clinic,” was released. Volunteers Rick Gibbons, Netta Gillespie, and Kathy Christenson all participated. Media coverage was excellent, and CCHCC's phone rang off the hook for the next two weeks as area residents with similar experiences called in. The press conference also led to an extensive investigation by WILL-AM 580 reporter Cheryl Uitti. Her story aired on August 15, 1997, and confirmed many of the MBTF's complaints.

In addition to seeking changes in Carle's billing and collection policies, MBTF works to inform consumers about their rights as patients. An educational forum was held on October 30, 1997 at the Champaign Public Library. Task Force member Arif Ahmed served as moderator, and Netta Gillespie provided the Introduction. Speaking were: Lisa Hadler on basic consumer rights and understanding medical bills; U of I Accounting Professor Dick Ziegler on grace

...the Clinic claims that it now credits payments to patients' accounts on the same day they are received [and] ... in what it calls a temporary act of courtesy ... stopped charging interest...

periods and interest charges; Medicare Beneficiary Outreach Analyst Sonia Laue on various Medicare-related billing topics; U of I Law Professor George Bell on Medicaid and legal questions; and Mike Doyle on collective citizen action and local organizing history. A lively question-and-answer session followed the presentations. Volunteer Patrick Oray taped the forum for possible airing on radio and TV. As a follow-up, Sonia Laue was the featured guest on WILL-AM's Focus 580 call-in radio show on December 30.

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Marjorie Workman is recognized for working 8 straight nights at the Phone-A-Thon.

A Special Thank You To: Volunteers that Help with Mailings

CCHCC mailers form the backbone of the direct mail and informational campaigns of the organization. Without their help, many calls for help would have been unnecessarily delayed or postponed. We wish to thank them all for their service.

Ramona Alvardj says, "I love coming up to CCHCC, it's just a fun place and I enjoy doing the mailing and being with everyone at CCHCC." Much the same sentiment came from Edna Booker, "I enjoy working up here."

CCHCC has long benefited from their presence and experience and the support they give to our cause and wish them to come back time and again. ≤

Volunteers Holiday Party

On December 12, CCHCC held its annual volunteer holiday party. Over 700 invitations were sent to volunteers who had given their time over the past year

To get every one in the holiday mood Tania Grajeck, the assistant volunteer coordinator, suggested that the week prior could be spent making decorations for the office. "I thought it will make all the people happy to see what the volunteers had done to make the office seem more cheery," she said. It seemed to have worked. Everyone who came to the party was very impressed with how the office looked. Most could not believe that it was the same space. "I barely even recognized the office," said one volunteer. All the decorations were then donated to the Center for Women in Transition..

In conjunction with the Holiday Party preparations, the annual Holiday Raffle was taking place. The raffle was held to raise money to help the Consumer Health Hotline, a central part of the organization that helps consumers with their everyday questions about our health care system. Volunteers and staff members went all around town to local businesses to solicit prizes and to sell tickets. To date, the raffle raised more than \$1300. Drawing of the names occurred on the same night as the Holiday Party. The winners (in alphabetical order) were as follows: Alton Brown, Arthur B. Cooper, Carl Stewart, Cron Mueller, Deanna Tatman, Karen Greenwalt, Margie Skirvin, Michelle Jenks, Peter Miller, Ramona Alvardj, Rebecca Griffiths, and Sarah Powers. We here at CCHCC

would like to congratulate and thank you for participating in the raffle.

Area businesses and people that donated prizes for the raffle include:

John L. Axtell

Bergner's

Bill Mueller

Common Ground Food Cooperative

Division of Intercollegiate Athletics

Jane Addams Bookstore

Jumer's Castle Lodge

Krannert Center for Performing Arts

Lisa Hadler

Pages for All Ages Bookstore

Periscope Records

Lilia Peters, Mary Kay Consultant

Pickle's Restaurant

Radio Maria Restaurant

Charles Segard CMT

Troll Book Fairs

Thank you to the volunteers that helped with the party and raffle

Boy Scouts

Eric Brown

Lloyd Carter

Joyce Correa

Tania Grajek

Nikki Hillier

Liz Mazur

Marge McGuire

Lilia Peters

Julian Rappaport

Laura Sandefur

Pravesh Schrestha

Judy Stoll

Tim Summers

Ruth Wyman

Thank you all for making the Holiday Party and the Holiday Raffle a giant success! ≤

Holiday Elves Project

On the weekend of December 6, volunteers from CCHCC participated in Market Place Mall's Holiday Elves, where non profit's volunteers helped holiday shoppers. In all, this was a successful event. Market Place Mall donated \$100 to our organization and offered us a spot in next year's holiday plans. We here at CCHCC would like to give our thanks to Market Place Mall, for giving us the opportunity to help, and to those who offered their

time and efforts. The elves were:

Frances Axtell

Eric Brown

Katherine Daniel

Toni Fabri.

Marla Ferschl

Tania Grajek

Ami Jobanputra

Meleah Jokish

Susan Hass

Liz Mazur

Nick Mehta

Liz Podczerwinski

John Rossi

Hameeda Shaikh

Sabra Smith

Brian Spry

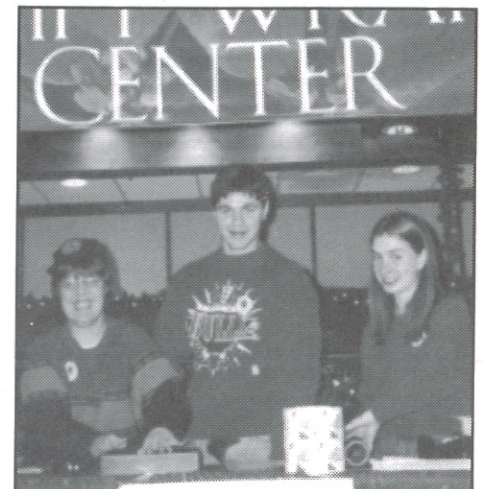
Nithia Sunder

Sally Watson

Ryan Von Holten

Ben Wells

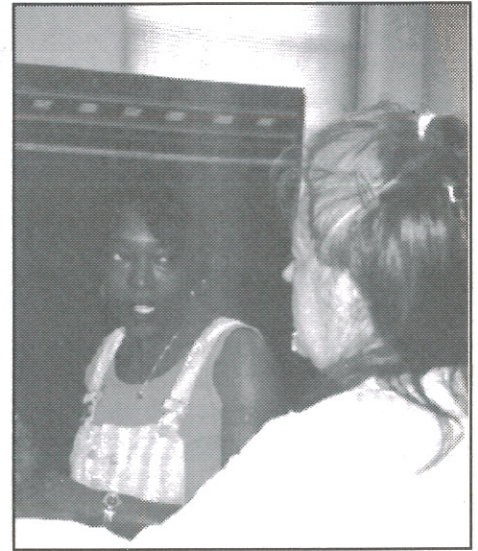
Susan Wilczenski



Dental Referral Announcement

The Dental Referral Program (DRP) of the Champaign County Health Care Consumers is pleased to announce that Frances Nelson Health Center is willing to give specialist referrals to DRP clients. This means that people that need special care for their teeth that cannot be taken care of by a general dentist can be referred to Carle, or Christie Clinics. The treatments used at these clinics is not free, but will be charged at Frances Nelson B-Scale sliding rates (based on family income). An important condition of the agreement is that the patient in need must be a regularly scheduled patient at Frances Nelson.

Additionally, services that can be used by Champaign-Urbana residents include the C-U Public Health and Parkland College. At the C-U Public Health District any resident between the ages of 3-18 can get free general dentistry along with children that live in Champaign county that have a Medical Card. Parkland offers teeth cleaning at a rate of \$10.00 for anyone. The cleaning is completed by student dental hygienists and you may need to make a couple of appointments to get your entire mouth cleaned. If you have any questions concerning any of the above information you may call Alan at (217)352-6533. ≤



DRP client meets with CCHCC coordinator

Medical Billing

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Task Force members have carefully researched those practices of Carle Clinic that are illegal, and formal consumer complaints will soon be filed with the Federal Trade Commission for violations of the Truth In Lending Act

Dr. Young

from page 1

for a National Health Program, an organization of more than 6,000 physicians who support universal health care. He recently was chosen as President of the American Public Health Association. He founded (in 1980), and currently is Chairman of the Health & Medicine Policy Research Group, a nonprofit organization that advocates for the health care needs of the poor and underserved in Chicago. Every Tuesday, he hosts "Public Affairs," a consumer-oriented program on Chicago public radio station WBEZ. The list of his accomplishments and activities in pursuit of decent health care for all is long.

To reserve your spot at the Dinner, fill out the enclosed invitation and return it to CCHCC as soon as possible. We ask that those needing child care let us know in advance. If you have any questions, or if you need information about transportation to and from the Dinner, please call the CCHCC office at 352-6533. ≤

and the Fair Credit Billing Act.

A Patients' Rights manual is in the works. It will contain practical information about consumers' rights, along with day-to-day strategies for dealing with the health care system. Volunteer Kendrick Vaughn will be doing much of the work on the manual, which is scheduled to be released in March.

MBTF is collaborating with CCHCC's Consumer Health Hotline to provide speakers to area churches, clubs, unions, and social service agencies. Anyone wanting a speaker for their own group is urged to call CCHCC. The Hotline and MBTF also are working together to place brief advocate's advice articles in area newspapers and newsletters. If your group has a newsletter and would like regular or occasional information on consumer health care issues, contact Claudia or Bill at 352-6533.

Many more ideas and strategies are being discussed at MBTF meetings. All interested community members are invited to attend. Call to find the next scheduled meeting time. Ask for Catherine, Claudia, Nanda, or Bill.

As always, MBTF suggests that everyone check their medical bills for errors. For your own protection, it also is a good idea to keep all your bills and other correspondence from insurance companies and medical providers.

MBTF will be a year old in March. Much has been accomplished, but more remains to be done. Members have learned a tremendous amount, and made some new friends in the process. Your interest and support are greatly appreciated and are essential to the task ahead. It's hard work, but it's also fun—and we're making our community a better place. ≤

CCHCC Membership Renewal Form

(Please clip and return with you check)

☐ \$120 - Patron

☐ \$60 - Sponsor

☐ \$40 - Family Membership

☐ \$25 - Individual Membership

☐ \$20 - Fixed-Income Discount

☐ Other: \$ _____

Change of Address/Phone: _____

Name: _____

Address: _____

Contributions to CCHCC are tax-deductible.

Please return to: CCHCC, 44 E. Main, Suite 208, Champaign, IL 61820

Task Force Negotiates Prescription Drug Benefit

The CCHCC Senior Task Force would like to announce new improved discounts on prescription drugs for members of the Medicare 100 and Medicare Plus programs. "It is even more valuable to be a member of these programs with these new generous discounts," said Linda Turnbull CCHCC Task Force Organizer. Both local Schnucks stores and Jerry's IGA on Philo in Urbana now provide a 10% discount on brand name drugs. The old discount was 5%. Jerry's IGA also will be giving members 35% off of generic prescriptions. The Medicine Shoppe is still a part of the program at a 5%

discount.

"The Senior Task Force is continuing to expand to bring new people into the program. We have now shifted out efforts to encourage LIHEAP and the Weatherization Program to include medical costs in their income estimates for benefits for seniors," added Turnbull.

As Edna Booker and Margie McGuire stated, "It's a wonderful program," and we intend to keep it that way. If you need any rides or more information about the Senior Task Force, please call Belinda Summers, Frances Axtell, or Linda Turnbull at 352-6533. ≤

Jerry's IGA

35% discount (*generic*)
10% discount (*brand name*)

2010 S. Philo Road
Urbana, IL 61801
(217) 351-8497

Accepts assignment on Medicare-approved diabetic supplies

Free delivery in Champaign-Urbana Monday through Friday

People covered by insurance or discount programs not eligible.

Schnucks Pharmacies

10% discount on prescriptions.
10% discount on certain non-prescription drugs chosen by the store

200 N. Vine Street
Urbana, IL 61801
(217) 337-6658

109 N. Mattis Avenue
Champaign, IL 61821
(217) 351-8497

Nominations Sought

Champaign County Health Care Consumers is seeking your nominations for the following awards:

The Elsie Field Provider of the Year Award: Awarded to outstanding health care providers who have demonstrated a commitment to providing accessible quality health care.

The Harry J. Baker Community Service Award: Awarded to an individual or group who has worked to bring needed changes or services to Champaign County.

Excellence in Health Care Reporting Award: Awarded to an individual or media source who has shown commitment to informing the public about issues of health care quality and access.

Awards will be presented at the CCHCC Annual Dinner, March 14, 1997.

If you would like to nominate an individual or organization for any of these awards, please call Catherine at 352-6533 or write CCHCC at 44 E. Main St., Suite 208, Champaign, IL 61820

Nominations must be received by February 20, 1997. ≤

CCHCC Awards Dinner
Saturday, March 14
6:00 pm at the Chancellor
featuring Dr. Quentin Young



Champaign County
Health Care Consumers
44 East Main, Suite 208
Champaign, IL 61820

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