NEWS RELEASE

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FOR IMMEDIATE RELEASE

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Cover the Uninsured Week March 22-28

Forty-six million Americans are uninsured. Nine million of them are children. More than eight 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.

Cover the Uninsured, a project of the Robert Wood Johnson Foundation, is a national effort to highlight the fact that too many Americans are living without health insurance, and to seek solutions.

In observance of Cover the Uninsured Week 2009, The Partnership's Access to Health Care Leadership Team will promote health insurance coverage through awareness activities focused on community education about the Maryland Children’s Health Program (MCHP), which will ultimately increase the enrollment of Carroll County children and some family members.

Emails and mailings are being sent to local agencies with details about MCHP with a local phone number for help and questions. Information about MCHP will also be promoted on the local cable and radio channels. Electronic message boards in various Carroll Hospital Center locations will run information announcements about who to call if a child or family member of a child needs health insurance. Healthy Kids, Happy Kids bookmarks and stickers will also be provided throughout the week at local events and locations.

For more information about Cover the Uninsured, or to order bookmarks and stickers, go to http://covertheuninsured.org

Members of the Access to Health Care Team have written case stories about real people in Carroll County and their struggles to obtain medical care. These stories will be featured in local newspapers throughout the Cover the Uninsured Week, March 22-28, 2009.

Three articles are included here. More will be published throughout the month.
True or False - children in Carroll County miss school because of dental pain.

Answer: True

Every year, children are absent from school due to dental pain. For children in low-income families without dental insurance or Medicaid coverage, accessing treatment is extremely difficult. However, the Carroll County Children’s Fund, Inc. allocates funding to the Carroll County Health Department to coordinate dental emergency treatment for children through the age of 18. Emergency is clearly defined as immediate treatment to relieve pain and swelling associated with an abscessed or broken tooth. Services are coordinated by the Health Department for treatment with local participating private dentists. This does not include ongoing dental treatment. Eligibility is based upon household income, and families must reside in Carroll County.

The following two scenarios are examples of the referral process:

1. An elementary public school nurse informs the Carroll County Health Department that a child complained of dental pain. The school nurse contacted the Carroll County Health Department’s Oral Health Program Coordinator who assessed the possibility of an abscessed tooth. A local private participating dentist evaluated the child and performed two simple extractions that day.

2. A middle school nurse contacts the Health Department that a child has a swollen jaw and is traveling the next day to visit her mother for awhile in another State. Again, the child is evaluated by a participating private dentist and determined to have an abscessed tooth. A prescription for an antibiotic is written so that child can have a tooth extraction upon arrival at her mother’s destination.

Children not enrolled in the public school system are evaluated for funding on a case-by-case basis. Children are often referred to the Maryland Children’s Health Insurance Program to be evaluated for Medicaid which will cover ongoing dental care.

(The Carroll County Health Department has a pediatric dental clinic for the Medicaid children of Carroll County. The current caseload is over 1,000 children.)

Submitted by:
Lois Bankert, Oral Health Program Coordinator – Carroll County Health Department
Access to Health Care’s Cover the Uninsured Awareness Article #2

The Carroll County Children’s Fund (CCCF) was founded in 1983 by Dr. Karl Green, Carroll County’s first pediatrician. After 20 years practicing as a pediatrician, Dr. Green recognized and encountered families struggling to make ends meet and others in Carroll County who could not pay their bills and had nowhere to turn. That is when Dr. Green conceived the idea of forming a new Carroll County charity to help families pay medical expenses for children under age 19. The Children’s Fund would raise funds to pay for these expenses.

The CCCF grew from a tremendous need of community children who, “fell between the cracks”, whose families could not pay their medical bills and did not quite qualify for medical assistance. Since then the CCCF has paid thousands of dollars in emergency medical, dental and prescription expenses for these unfortunate children who are uninsured or underinsured. Keeping children healthy has been the foundation of the CCCF and we have touched the lives of many and greatly improved the health of hundreds of children throughout Carroll County. Studies show that when children with access to regular medical and dental care they are more likely to succeed in school and less likely to get sick. Because their families are less stressed about paying for health care, their home life improves as well.

Parents never know when their child will become ill or need dental care. In emergency situations, the Children’s Fund provides low-income parents immediate access for the medical/dental or prescriptions their children need to become strong and healthy. A voucher program was developed in collaboration with the Health Department, dedicated physicians, dentists and a local pharmacy in the payment of health, dental and prescription expenses. All vouchers are applied for at the Health Department and screened by two Health Department nurses who also attend our board meetings. These unfortunate families find out about our voucher program either by word of mouth, networking with other organizations that help low-income children or by physicians. At the time of their initial visit with the nurse at the Health Department she will have them fill out a form for medical assistance with the state if they are eligible.

Recently, a little boy became ill with an ear infection. His family took him to the doctor and was put on a medication. After being on the medication for a proper amount of time, he still complained of his ear hurting. So, the doctor prescribed a new medication that cost between $80 and $100. Unfortunately, the Health Department nurse discovered that his medical assistance through the state had expired and the family failed to reapply and fill out the proper paperwork, which they have to do every year. She then gave them a voucher so the child could receive his medication at the pharmacy until his medical assistance is reinstated again. This is just one of many examples the Children’s Fund see every month throughout the year.

The Children’s Fund also continues to fund the voucher program for children who need emergency dental care through the Health Department’s Dental Program. The Oral Care Coordinator will notify the Children’s Fund when a child needs to see a dentist immediately. One call informed the Children’s Fund that a four-year-old child was in pain and needed to be referred to a dentist. After the initial examination and x-rays, the dentist told the parents that the child needed to have some teeth extracted since they were infected. This was necessary before
her second teeth were formed. She was sent to a pediatric oral surgeon, her teeth were pulled and the Children’s Fund assisted in the payment of her dental expenses.

As times have changed, especially during the economic hardships many families are facing today, we have expanded greatly to address many other unmet needs to Carroll County’s youth. We have provided funds for eyeglasses, crutches, x-rays, removal of casts, referral to a pediatric heart specialist at John Hopkins, medical equipment for the pediatric unit etc. Also, we continue to fund the Carroll Hospital’s Transition Coordinator’s position on the Behavioral Health Unit and for at-risk teens through Junction, Inc.

Since we are dependent on incoming donations through our fundraising, solicitation letter and applying for grants, our all volunteer board is hopeful we can continue to do our good work. Especially, to prevent the low-income children who need immediate care and with no insurance, from going to the emergency room at the hospital.

Submitted by:
Dorothy Taylor, Carroll County Children’s Fund
Access to Health Care’s Cover the Uninsured Awareness Article #3

The following cases have been managed through Catastrophic Health Planners (CHP):

**Case #1**
Male – Age 27 – Single – Lives with Grandmother – Heart condition – heart transplant needed – Can’t work
Needs/Services Provided: Social Security Disability

**Action - Based on initial intake information**
Send Form Completion Memo – Social Security Filing
Schedule appointment for Rep of CHP to go see Client
Initial Appointment with Rep of CHP
Client provided: Completed D/H/M forms – medical records

CHP Discuss:
- Definition of Disability – Social Security Disability
- Explain services provided by CHP or IDS

**Action**
Sign disability forms, release forms, disclosure form, appointment of representative form, fee agreements - Client decided to go with IDS (Attorney and Case Manager)
Advise Client to contact CHP if need any further help or has any questions

**Case #2**
Male – Age 60 – Married – Mortgage – Health Insurance thru employer – Currently working – too difficult to continue working
Needs/Services Provided: Social Security Disability
- Health Insurance Issues
- Financial Assistance

**Action - Based on initial intake information**
Send Form Completion Memo – Social Security Filing – Estate Planning
Schedule appointment to see Rep of CHP
Initial Appointment with Rep of CHP
Client provided: Completed D/H/M forms – medical records – Completed Estate Planning forms and related documents

CHP Discuss:
- Definition of Disability – Social Security Disability
- Explain services provided by CHP or IDS
- Completion of “Doctor” letter - % of disabled – more than 12 months
- COBRA – Health Insurance – Cost breakdown
- Refinance house to provide enough cash for money obligations and COBRA insurance premiums while Social Security Disability claim is being processed (6months – 18 months).

**Action**
Sign all necessary disability forms, release forms, disclosure form, appointment of representative form, fee agreements - Client decided to go with IDS (Attorney and Case Manager)
Provide documents and financial information to Mortgage Company to do refinance
Advise Client to contact CHP if need any further help or has any questions

Further Action
Case Manager to process social security disability case
Appointment with Case Manager
Complete and sign all necessary disability forms

Action
Case Manager submit completed packet to field site
Advise Client to advise Case Manager immediately of any doctor appointments, change in medication, new medical records and any correspondence received from Social Security Administration.

Further Action
Mortgage Company contacted Client regarding refinance
Appointment with Mortgage Company
Complete and sign all necessary paperwork and provided all necessary documents

Action
Mortgage Company submit completed packet for approval of refinance

RESULTS: Social Security Disability Claim – Approved
Refinance approved

Further Action
Case Manager to process social security disability case
Appointment with Case Manager
Complete and sign all completed disability forms

Action
Case Manager submit completed packet to field site
Advise Client to advise Case Manager immediately of any doctor appointments, change in medication, new medical records and any correspondence received from Social Security Administration.

RESULT: Social Security Disability Claim - Approved

Case #3

Needs/Services Provided: Advice/Guidance – Financial – CD - Inheritance Hospital Bills – Suggestions/Solutions Assistance completing forms

Action - Based on initial intake information
Send Form Completion Memo – Social Security Filing
Schedule appointment to see Rep of CHP
Alert Financial Planner of Client’s situation: Client needs IMMEDIATE assistance – nothing overly aggressive – Living off inheritance - $40,000. Provide client’s contact information.
Request Financial Planner to call client as soon as possible.

Initial Appointment with Rep of CHP
Client provided: Individual Tax Return – Tax Credit Certificate – Investment Statements
Client needs assistance in obtaining marriage license needed for Social Services.
Client needs guidance about completing and submitting Maryland State Uniform Financial Assistance Application.

CHP Discuss:
- Advise client that her assets are exposed due to the fact that she will not be eligible for Medicare until age 65. Should have A B D.
- Advise to make payment of $100 to hospital to cover both accounts
- CHP will go with Client to discuss future payment arrangements with Hospital
- Advise not submit Financial Aid for Hospital because of assets
- Speak to Financial Planner to start investment money as soon as possible without affecting principal.
- Three Choices:
  - Sell house and move – pay cash invest balance
  - Stay in House
  - Reverse Mortgage

Action
Provide, complete, and mail application for certified copy of marriage license
Request current investment documents from client
Provide documents to Financial Planner
Client to sign Consent for Release of Confidential Information form
As Client has concerns about meeting with Financial Planner and would feel more comfortable with Rep of CHP present during any meeting with Financial Planner, CHP agrees to be present at said meeting.
Advise Client to contact CHP if need any further help or has any questions

Further Action
Schedule meeting with Client, CHP, and Financial Planner

Appointment with Rep of CHP and Financial Planner
Answer Client’s questions regarding investments

Action
Advice Client Investment People will put the interest only monthly in her checking account thru direct deposit to help meet her monthly obligations
Schedule follow-up appointment to discuss financial situation – reverse mortgage

RESULTS: Payment plan established with hospital for medical bills
Client received copy of marriage license (needed for Social Services)
Client receiving Social Security Benefits
Scheduled meeting to further discuss Reverse Mortgage and Investments

Case #4
Male – Age 54 – Rent – No Health Insurance – Stopped working – Denied SSI and SSDI – Eviction Notice – Gas & Electric Turnoff Notice
Needs/Services Provided: Social Security Disability
Health Insurance Issues
Financial Assistance – Eviction Notice

Action - Based on initial intake information
Send Form Completion Memo – Social Security Filing
Schedule appointment to see Rep of CHP
Initial Appointment with Rep of CHP
Client provided: Completed D/H/M forms – Eviction Notice – Gas & Electric Turnoff Notice

CHP Discuss:
- Definition of Disability
- Supplemental Security Income
- Social Security Disability
- Assistance from Department of Social Services
- Explain services provided by CHP or IDS
• General Power of Attorney
• Medical Directives – Living Will

Action
Sign all necessary disability forms, release forms, disclosure form, appointment of representative form, fee agreements - Client decided to go with IDS (Attorney and Case Manager) to handle appeal
Request Medical Records from Mission of Mercy
Work with pharmacist to obtain needed medication for Client
Request Financial Assistance (rent-gas & electric, etc) from other philanthropic group
Contact landlord, advise financial situation and work out a solution to eviction notice
Make appointment to verify cancer.
Request transportation coupon from Department of Social Services
As additional testing needed, search for Company that will accept his medical assistance and provide needed testing. Schedule appointment and make transportation arrangements.
Advise Client to contact CHP if need any further help or has any questions

Further Action
Case Manager to process social security disability case
Appoint with Case Manager
Complete and sign all necessary disability forms

Action
Case Manager submit completed packet to field site
Advise Client to advise Case Manager immediately of any doctor appointments, change in medication, new medical records and any correspondence received from Social Security Administration.
Once SSI and SSDI are approved, must reapply at Department of Social Services for Medical Assistance.

RESULTS:
Social Security Disability Claim approved.
Financial assistance received from philanthropic group to pay rent and gas & electric for three (3) months
Treatments for cancer were established
General Power of Attorney completed and notarized

Submitted by:
Catastrophic Health Planners, Inc.

The Partnership for a Healthier Carroll County, Inc. is affiliated with Carroll Hospital Center and Carroll County Health Department. It is a private, nonprofit community led organization that seeks to build capacity for both health and quality of life improvement in our community.

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