

HEALTHCARE SERVICES AVAILABLE FOR THE INDIGENT OF BEXAR COUNTY

The High Cost of Health Care Services

Providing health care to Americans, particularly the poor and uninsured, is an expensive business. In 2004, health care services consumed 13% of the United States Gross Domestic Product, or \$1.6 trillion. Texas expended \$105.5 billion on health care, or 11.7% of its Gross State Product (Kaiser Family Foundation, n.d.[b]). The table below presents the variety of services rendered along with their associated costs.

Total Health Spending by Type of Service, 2004				
	United States		Texas	
	\$ (millions)	%	\$ (millions)	%
Hospital Care	566,886	37	39,869	38
Physician Services	446,349	29	32,784	31
Drugs & other Nondurables	222,412	14	13,870	13
Nursing Home Care	115,015	7	5,590	5
Dental Services	81,476	5	4,833	5
Home Health Care	42,710	3	3,626	3
Medical Durables	23,128	2	1,704	2
Other	53,278	3	3,243	3
TOTAL	1,551,255	100	105,519	100

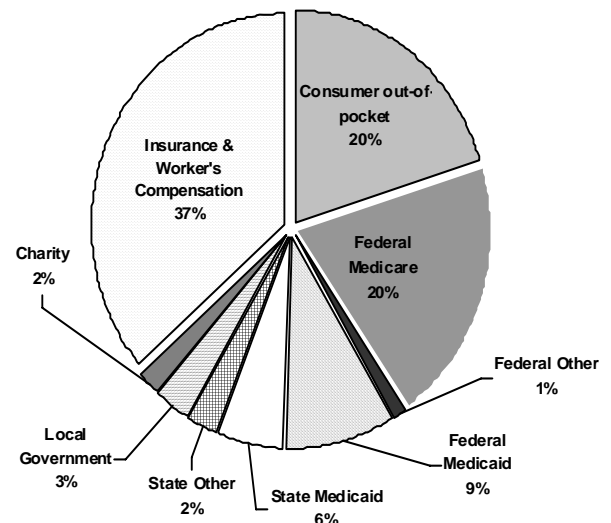
(Kaiser Family Foundation, n.d.[b])

Paying for Health Care Services

The costs of providing all of these healthcare services are reimbursed using a variety of methods, ranging from private health insurance programs, consumer out-of-pocket expenses, government programs (such as Medicare, Medicaid, and the Children's Health Insurance

Program, known as CHIP), and uncompensated charity care given at hospitals and non-profit agencies. The distribution of funding from these sources in Texas appears in the following chart:

Sources of Funding for Texas Health Care, 2004



(Center for Public Policy Priorities, 2007a)

Health Care Coverage

Nearly three-fourths of Texans maintain health insurance, most provided through an employer or a government program:

	Sources of Individual Health Care Coverage, 2007	
	United States	Texas
Employer	53%	47%
Individual	5%	4%
Medicaid	13%	12%
Medicare	12%	10%
Other Public	1%	1%
Uninsured	15%	25%

(Kaiser Family Foundation, n.d.[a])

However, according to a 2009 update, Texas currently retains the highest rate in the country of people without insurance at 27.5% (Kaiser Family Foundation, 2009).

The majority of uninsured Americans (30%) are of working age, from 19-64 years old (Center for Public Policy Priorities, 2008). While more than half of Texas' unemployed lacked insurance, about one-quarter of working Texans also had little or no health insurance coverage. Decreased rates of employer-based health insurance coverage in Texas often occur due to a high percentage of small-sized businesses (who are less likely to offer coverage), part-time employment, high amounts of construction and farming jobs, and lower rates of unionization (Center for Public Policy Priorities, 2007a).

Those who lack employer or individual insurance policies often turn to government programs such as Medicare, Medicaid, and the Children's Health Insurance Program for help. However, those programs have strict eligibility requirements that primarily serve the youngest, the oldest, those with families, and the neediest people.

Determining Eligibility for Government Health Insurance Programs

In order to determine financial eligibility for government programs serving the poor, including healthcare programs, the Department of Health and Human Services provides yearly poverty guidelines, sometimes referred to as the federal poverty level (FPL). In 2009, the FPL was determined to be a \$10,830 annual income for one person, or \$902.50 per month (United States Department of Health and Human Services, 2009). Recent statistics report that 13% of working families in Texas were living at or below the FPL (Center for Public Policy Priorities, 2007b).

Government Insurance Programs

Medicaid

Medicaid primarily aids low-income people, especially the elderly and people with disabilities. Medicaid eligibility is based upon stringent income requirements as well as other qualifiers such as age, disability, pregnancy, and citizenship status. Texas Medicaid currently

covers indigent people with incomes below 22% of the Federal Poverty Level. In July 2007, Texas Medicaid covered 2.6 million people, most of whom (71%) were less than 19 years old (Center for Public Policy Priorities, 2007a). The most recent local enrollment statistics are:

Estimated Medicaid Enrollment- June 2009

Bandera	1,555
Bexar	205,558
Comal	7,352
Kendall	1,790

(Texas Health and Human Services Commission, 2009)

Children's Health Insurance Program (CHIP)

The State CHIP expands the scope of Medicaid's health insurance specifically to children and pregnant women whose families earn too much to qualify for Medicaid, but still fall within the scope of the federal poverty level. In May 2009, 7% of those enrolled in Texas CHIP lived below 101% FPL, 55% fell between 101-150% FPL, 32% between 151-185% FPL, and 6% qualified at 186-200% FPL (Texas Health and Human Services Commission, n.d.). Recent local enrollment statistics are:

CHIP Enrollment- May 2009

Bandera	291
Bexar	34,012
Comal	1,412
Kendall	372

(Texas Health and Human Services Commission, n.d.)

Medicare

Medicare, unlike the previous programs, is not based on income. It primarily serves those over 65 (86% of Texas Medicare recipients), but also covers younger people who are disabled or who experience end-stage renal disease (14% of Texas Medicare recipients) (Center for Public Policy Priorities, 2007a). In 2007, Medicare enrollment included 3,110 persons in Bandera County, 154,732 persons in Bexar County, 14,480 persons in Comal County, and 5,049 persons in Kendall County (Centers for Medicare and Medicaid Services, 2007).

Uncompensated Health Care

Despite the availability of government insurance programs, many Americans continue to struggle to access and pay for the healthcare services they need. As a result, Chapter 61 of the Texas

Health and Safety Code *requires* county-run programs and *encourages* hospital districts and public hospitals to provide basic health care services to eligible indigent residents. Those basic health care services are considered to be:

- Immunizations
- Medical Screenings
- Annual Physicals
- Inpatient/Outpatient Hospital Services
- Rural Health Clinics
- Laboratory/X-Ray Services
- Family Planning Services
- Physician Services
- Skilled Nursing Facility Services
- Up to 3 Prescription Drugs per Month

(Texas Health and Human Services Commission, 2006; Texas Statutes, n.d.)

The Texas *Indigent Health Care and Treatment Act* defines the indigent as people with few to no assets and incomes below 21% of the FPL (Texas Health and Human Services Commission, 2006; Texas Statutes, n.d., p.3). Currently, this is a person who maintains an annual income of \$2,274 or less, or \$190 a month (United States Department of Health and Human Services, 2009). However, inconsistencies in programs throughout Texas sometimes allow those who earn 21%-200% of the FPL to qualify for various programs sponsored by the County Indigent Health Care Program (Texas Health and Human Services Commission, 2006). Counties who spend more than 8% of their general tax revenue on indigent health services (including Bexar County) qualify to receive state assistance (Center for Public Policy Priorities, 2007a).

Many uninsured and indigent people who lack insurance resort to repeatedly using emergency rooms at local hospitals, resulting in high amounts of uncompensated costs. For each eligible indigent resident, a county's yearly liability is \$30,000 or 30 hospital/skilled nursing facility days (Texas Health and Human Services Commission, 2006). In Bexar County, four hospitals report the highest uncompensated health care costs. For 2006, they included the public University Hospital (\$330 million), the

non-profit CHRISTUS Santa Rosa Hospital (\$250 million), and two for-profit hospitals, Baptist (\$154 million) and Methodist (\$133 million). Of all of the public health regions in Texas, health region 8 (which includes Bandera, Bexar, Comal, and Kendall Counties among others), had the highest rate of uncompensated health care as a percentage of gross patient revenue (Texas Department of State Health Services, 2007).

To counteract the drain on emergency rooms, a variety of Bexar county health care organizations exist to serve as a safety net for the uninsured and indigent, to lower the costs of uncompensated care, and to ensure health care access to all people.

Health Care Safety-Net

"The health care safety net consists of a wide variety of providers delivering care to low-income and other vulnerable populations, including the uninsured and those covered by Medicaid. Many of these providers have either a legal mandate or an explicit policy to provide services regardless of a patient's ability to pay" (Agency for Healthcare Research and Quality, 2003, p.2). Safety-net services are provided by public, private, non-profit, teaching, and rural hospitals, as well as federally qualified health centers (FQHC), Community-Oriented Primary Care Clinics (COPC), local health departments, and community health centers. In Texas, the indigent are served at 139 hospital districts, 26 public hospitals, and 142 county indigent care programs (Texas Health and Human Services Commission, 2006).

In Bexar County, the majority of these services are provided by CentroMed/El Centro del Barrio, CommuniCare, the Daughters of Charity, the Methodist Health Care Ministries, the Metropolitan Health District, Planned Parenthood, the San Antonio Christian Dental Clinic, and the University Health System (Carelink). The bulk of these organizations either accept private or government insurance, charge using a sliding scale based upon both income and family size for the uninsured, or are free of charge. The University of Texas Health Science Center also offers free student-run medical and dental clinics conducted at local

non-profit agencies (University of Texas Health Science Center San Antonio, 2008). A brief description of some of the larger programs follows.

CentroMed/El Centro del Barrio

CentroMed, also known as El Centro del Barrio, is a 501(c)(3) non-profit Federally-Qualified Health Center (FQHC). This organization offers primary medical and dental care, pharmacies, and a wide variety of other mental health and educational health services at 20 sites throughout Bexar County. In addition to 8 primary care clinics, there are also clinics that specialize in care for the homeless, those with HIV/AIDS, and students at Lanier High School. In 2006, 46,938 unduplicated patients made 179,419 visits to CentroMed clinics (CentroMed, 2007).

CommuniCare Health Centers

This organization consists of the Barrio Comprehensive Family Health Care Center and the Dr. Frank Bryant Health Center, both federally-funded, non-profit community health centers. These centers provide primary medical care, obstetrical care, gynecological care, dental care, Woman, Infant, Child (WIC) facilities, and nutritional and behavioral health information. In addition, counseling and case management services are available. For individuals with no health insurance, the clinic supplies medical care on a sliding fee scale. Healthcare assistance is determined by income and family size according to the FPL. In 2008, 35,000 patients were served at CommuniCare sites. (CommuniCare Health Centers, 2009)

Carelink

Carelink is a program carried out through University Health System (UHS) to help indigent persons receive and afford better healthcare. The program is made available to all Bexar County residents whose income does not exceed 300% FPL and who are not eligible for programs such as Medicare, Medicaid, or CHIP. Carelink's basic function is to assist families in attaining the appropriate healthcare through the UHS, give discounted healthcare to those who qualify, and enlist families in a monthly payment program to ease the financial burden of healthcare (University Health System, 2009b).

In 2006, Carelink maintained an average of 55,000 enrollees (University Health System, 2006).

Methodist Healthcare Ministries

Methodist Healthcare Ministries operates two Wesley Care Clinics in different locations, the Bishop Ernest T. Dixon Clinic, and several school based clinics. At the Wesley and Dixon Clinics, primary medical care and case management services are available only to individuals who do not have insurance. Healthcare assistance is only available if the entire household registers, and thus all members need to verify identity, residency, and income. This organization also helps fund its partners in and out of Bexar County. Some organizations receiving funds include Centro Med, the CommuniCare Health Centers, the Daughters of Charity, and the San Antonio Christian Dental Clinic (Methodist Healthcare Ministries, 2007).

Metropolitan Health District

Metropolitan Health District operates a number of clinics that offer physical exams; blood tests and screening for diabetes, lead, anemia, vision, hearing, blood pressure; prenatal and maternity services; and free screenings for cancer and cardiovascular disease. Free case management services are available for those who are eligible for Medicaid and/or CHIP or for needy individuals and families. Caseworkers will make home visits if appointments are made in advance. All individuals who reside in Bexar County are eligible for services; however, no primary care services are available (San Antonio Metropolitan Health District, 2008).

Prescription Assistance

Many of the healthcare clinics refer patients to Any Baby Can of San Antonio which provides an assistance program that serves to enable families without medical insurance, or the ability to afford the full cost of prescriptions, to apply for financial aid, in order to increase access to prescription drugs (Any Baby Can, 2009).

A detailed list of the organizations that provide health care to the uninsured/indigent, their services, and their location within Bexar County is provided on the next two pages of this research brief.

Bexar County Health Care Clinics serving low-income and/or uninsured persons										
	Clinic Name	Family Practice	Dental	Mental Health	WIC	Counseling	Health Education	Pharmacy	Family Planning	Pediatrics
Downtown										
1	CentroMed Santa Rosa	√		√		√				
2	CommuniCare Dr. Frank Bryant Health Clinic	√	√	√		√		√	√	√
3	CentroMed Dwyer Clinic (serves homeless)	√								
4	Metro Health Immunization Center									
5	Metro Health District Main Office					√	√			
6	San Antonio Christian Dental Clinic		√							
7	San Fernando Health Centre	√		√		√	√			
8	University Health Center- Downtown	√		√	√	√	√	√	√	
North Central										
9	Metro Health Kenwood Clinic		√						√	√
10	Planned Parenthood Lupe Clinic					√	√		√	
11	University Health Center-North	√					√			√
North East										
12	CentroMed Walzem Clinic	√	√		√	√				
13	Metro Health Naco-Perrin Clinic								√	√
14	Planned Parenthood Northeast Clinic					√	√		√	
15	Metro Health Rittiman Clinic				√					
16	Metro Health Thousand Oaks Clinic				√					
North West										
17	CommuniCare Barrio Family Dentistry		√							
18	CommuniCare Barrio Family Health Center	√	√	√	√	√	√	√	√	√
19	Metro Health Buena Vista Clinic				√					
20	Metro Health Callaghan Clinic				√					
21	Metro Health Fredericksburg Clinic				√				√	
22	Metro Health Marbach Clinic				√					
23	Metro Health Old Hwy. 90 Clinic								√	√
24	Planned Parenthood Babcock Clinic					√	√		√	
25	Planned Parenthood George Clinic					√	√		√	
26	Planned Parenthood Las Palmas Clinic					√	√		√	
27	Planned Parenthood Marbach Clinic					√	√		√	
28	Metro Health Salinas Clinic		√		√				√	√
29	UTHSC Dental School		√							
30	University Center of Community Health	√						√		
Continued on the next page										
(CentroMed, 2002; CommuniCare Health Centers, 2009; Daughters of Charity Services, n.d.; Methodist Health Care Ministries, 2007; Planned Parenthood, 2009; San Antonio Metropolitan Health District, 2008; University Health System, 2009a)										

Bexar County Health Care Clinics serving low-income and/or uninsured persons										
	Clinic Name	Family Practice	Dental	Mental Health	WIC	Counseling	Health Education	Pharmacy	Family Planning	Pediatrics
North West (continued)										
31	University Health Center- Southwest	√					√	√	√	√
32	University Health Center- ExpressMed Clinic	√	√	√		√	√	√	√	
33	Metro Health Westend Health Center		√							
South East										
34	Methodist Health Bishop Ernest T. Dixon Jr. Clinic	√				√	√	√		
35	Metro Health Dorie Miller Clinic				√					
36	CentroMed Dullnig Clinic (serves homeless)	√	√	√		√				
37	Metro Health Eastside Branch Clinic		√						√	√
38	CommuniCare Ella Austin Health Center	√	√					√	√	
39	CommuniCare Ella Austin Health Center Annex			√	√	√	√			
40	Metro Health Pecan Valley Clinic				√				√	√
41	Planned Parenthood Southeast Clinic					√	√		√	
42	Metro Health South Flores Clinic				√				√	√
43	Southeast Clinic				√					
44	University Health Center- Southeast	√			√	√	√	√	√	√
45	Methodist Health Wesley Primary Care Clinic-Villa Coronado		√							
South West										
46	Centro Med Southside Clinic	√	√						√	
47	Centro Med WIC Ascot Clinic				√					
48	Daughters of Charity DePaul Family Center Clinic					√				
49	Daughters of Charity El Carmen Wellness Center						√			
50	Centro Med Ascot Family Resource Center			√		√	√			
51	Daughters of Charity La Mision Family Health Care	√	√			√	√	√	√	
52	CentroMed Somerset Family Clinic	√	√		√					
53	CentroMed South Park Dental		√							
54	CentroMed South Park Medical Clinic	√					√	√	√	√
55	CentroMed Palo Alto Clinic (Southwest Branch)		√		√				√	√
56	Methodist Health Wesley Primary Care Clinic at Columbia Heights	√	√			√	√	√		
57	Metro Health Zarzamora Clinic				√				√	√
(CentroMed, 2002; CommuniCare Health Centers, 2009; Daughters of Charity Services, n.d.; Methodist Health Care Ministries, 2007; Planned Parenthood, 2009; San Antonio Metropolitan Health District, 2008; University Health System, 2009a)										

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