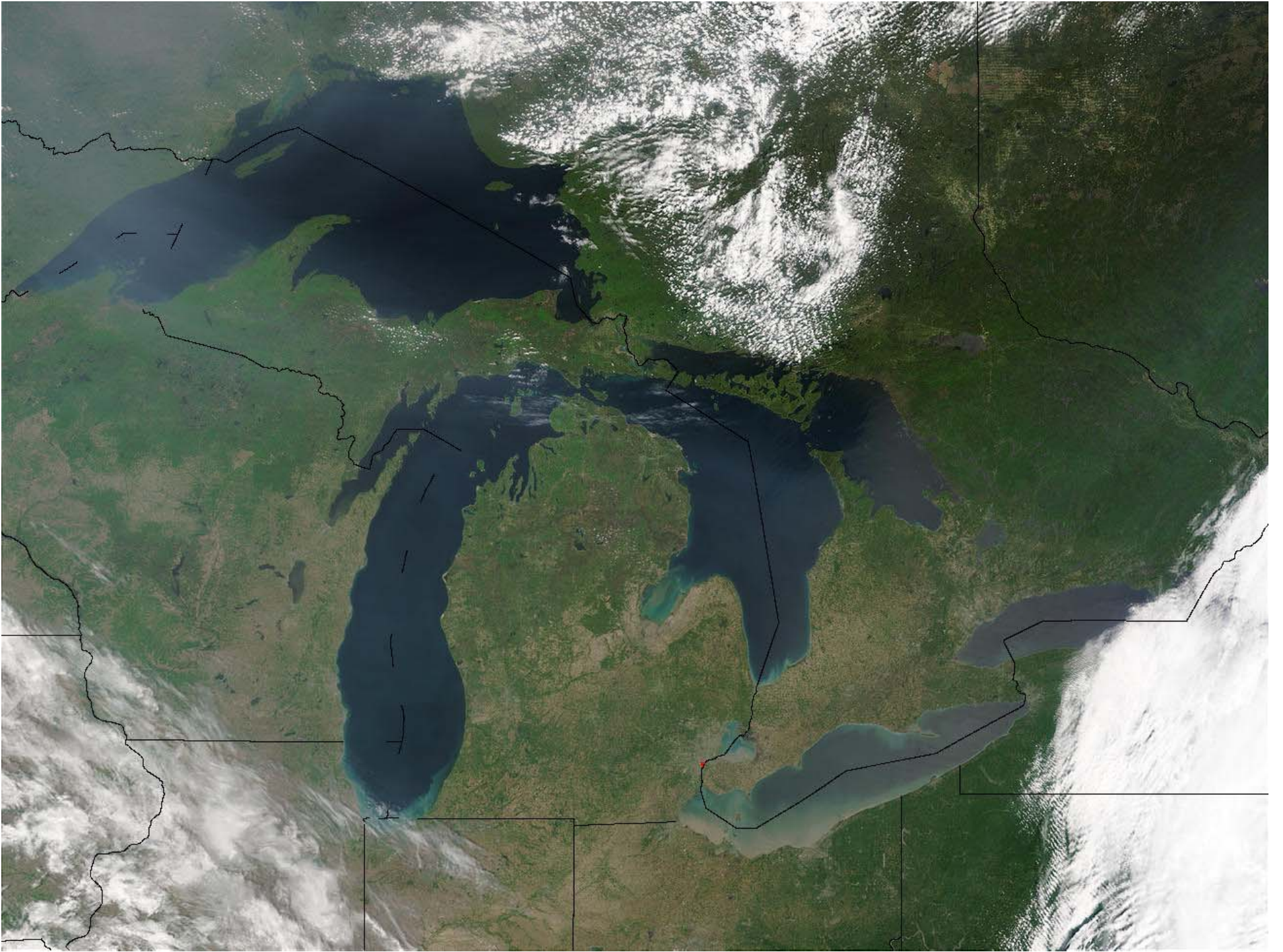




Access Health

**Closing the Gap Between Public and
Private Insurance Coverage**



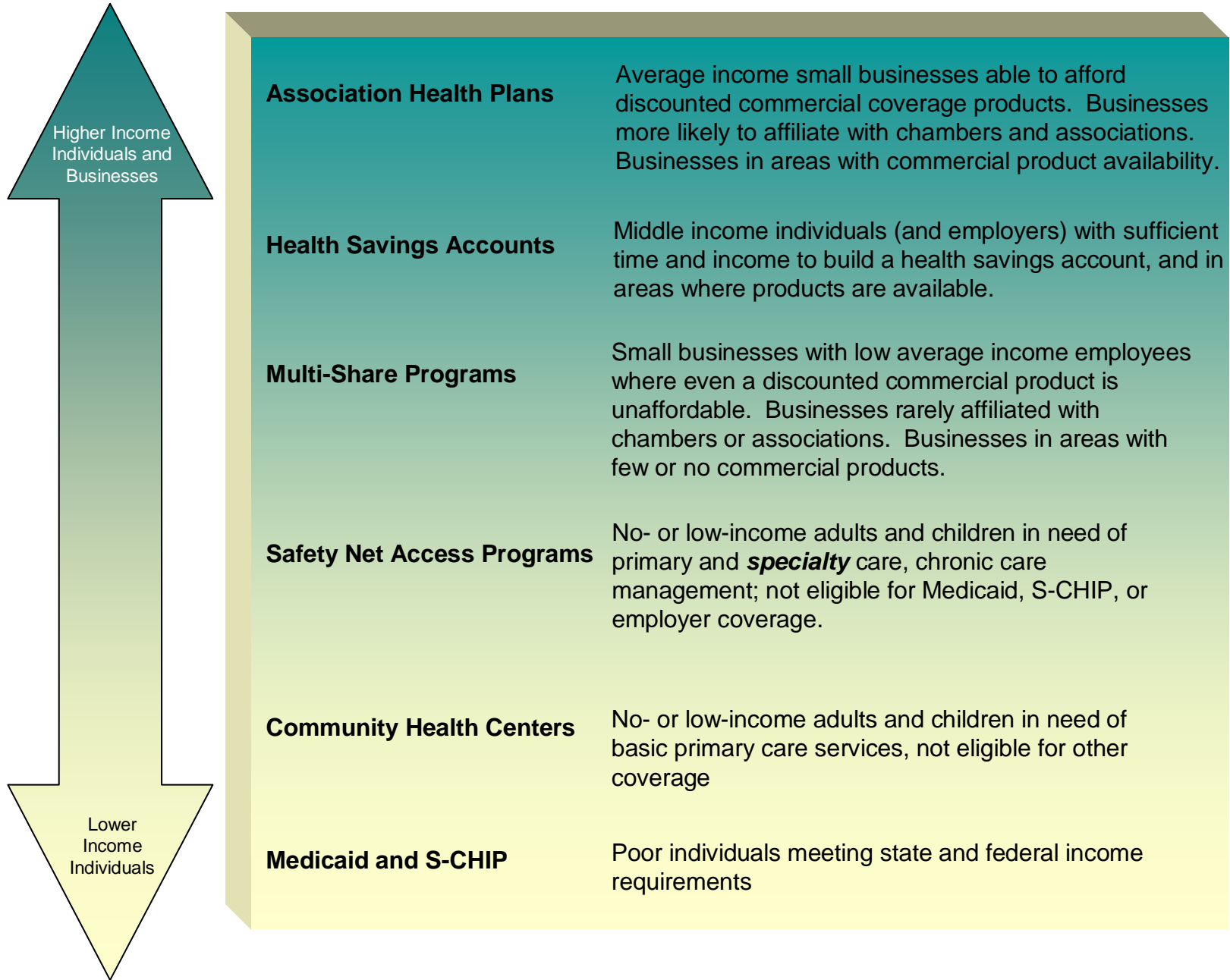




Muskegon Community Health Project

- **Originally funded by W.K.Kellogg Foundation**
- **100% Access – 0 Disparities: Our Goal!**
- **Eleven years old as community grassroots effort**
- **Health initiatives developed by community members**
- **United Way partner program**

Community Building Blocks to Coverage

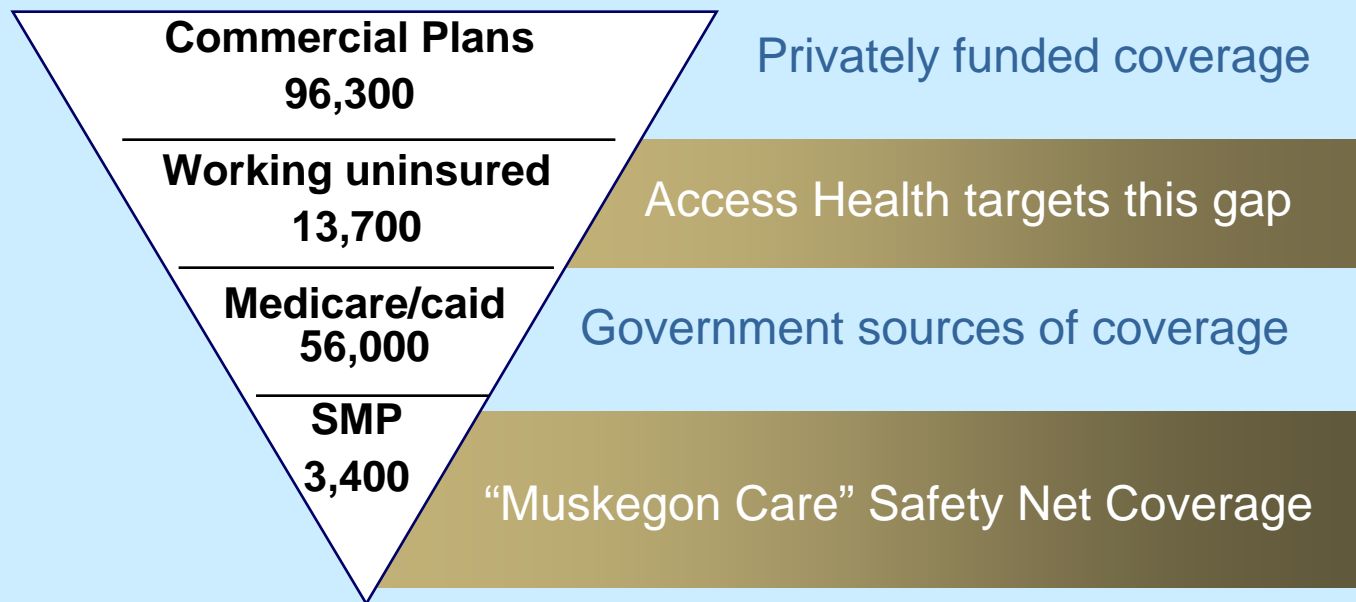




Muskegon Community HEALTH PROJECT

Profiling Coverage in Muskegon

Distinctive Populations With Distinctive Needs



The logo features a stylized white graphic of a person's head and shoulders in profile, facing right, with a curved line above it suggesting a hairline or a protective shield.

Muskegon Community HEALTH PROJECT

Cost of Commercial Products as a Barrier

**EPIC-MRA 1999 Survey of 200 Uninsured Businesses in
Muskegon County**

- **75% have fewer than 4 fulltime employees**
- **45% pay between \$6 - \$12 /hr to fulltime**
- **69% identify “cost of premiums” as reason**
- **81% would offer affordable coverage**
- **95% able to afford \$35-\$50 premium rates**
- **67% indicated coverage would reduce turnover**
- **72% said fear of future premium increases prevented
offering coverage**



Survey of Working Uninsured

48% not offered coverage

16% offered - but refused

64% coverage “extremely important”

30% forgo treatment of illness

65% able to pay \$35 to \$50 pm/pm

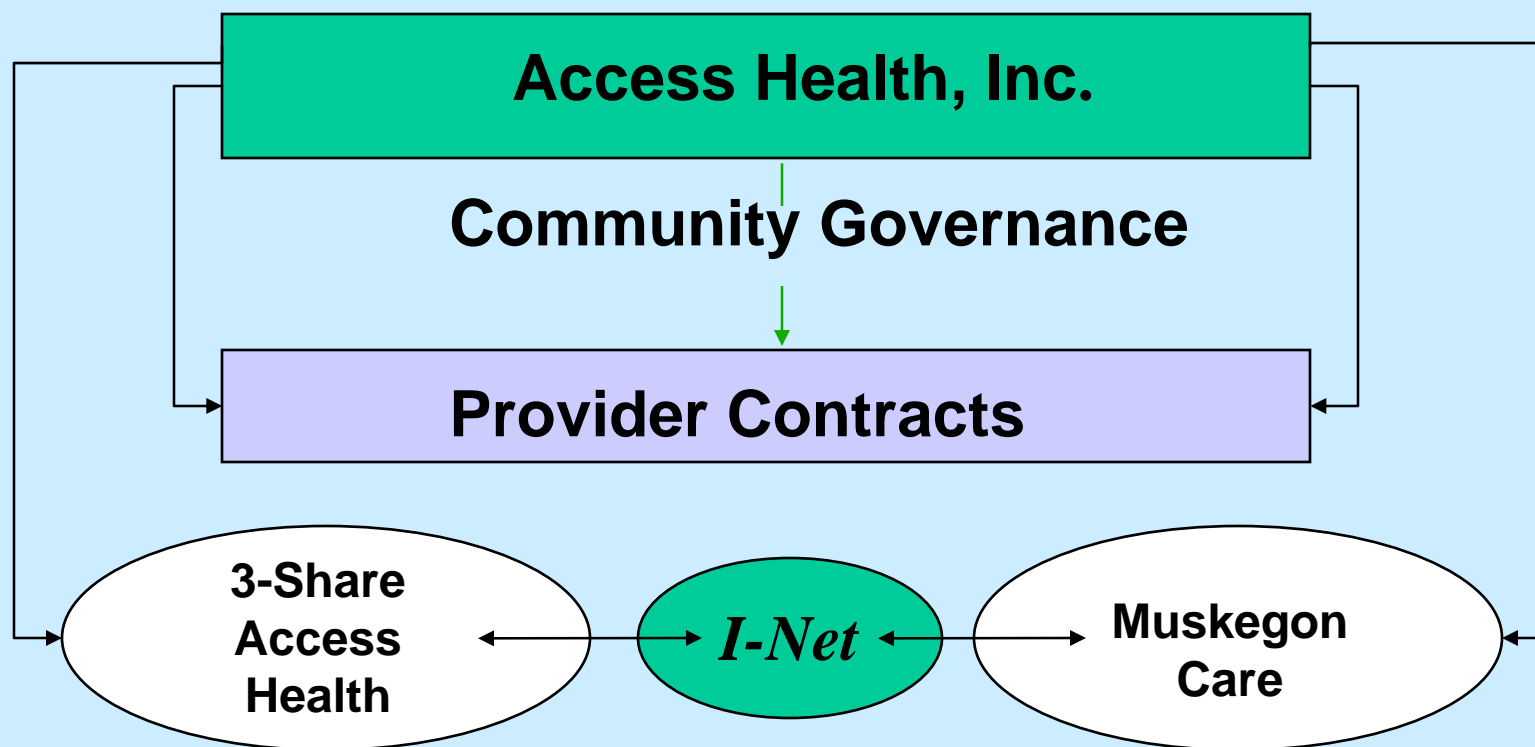
\$154* average cost of premiums where offered

*** Number based on 1999 average**



Muskegon Community HEALTH PROJECT

Muskegon's Community Plans





Community Governance

- **Access Health, Inc. established, 501c3**
- **Community based Board of Directors**
- **Directly contracts with LOCAL providers**
- **Case management to improve health status**
- **Local management of payment and claims/iNET**
- **Partnership financing w/ United Way and others**

Muskegon Community HEALTH PROJECT

Access Health Market

- 500 local businesses
 - Full and part-time employees
 - Children ages 19 – 23
 - Identify government coverage
 - Medicaid (Healthy Kids)
 - SCHIP (MICHild)
- 3-5 applications per week*



Muskegon Community HEALTH PROJECT

Eligible Businesses



- Located in Muskegon county
- No health insurance for 12 months
- Median wage of \$11.50 per hour



Muskegon Community HEALTH PROJECT

**our members are
our best sales staff**
meet some of Access Health family

1st Class Towing
Abundant Life Tabernacle
Acme Cleaners
Adulam Ministries
Alexis & Co.
All State Fire and Safety
Allied Construction
All Wireless
AmbuCare of West Michigan
Antique Blessings
Apple Ave Cafe
Archers Soap & Laundromat
Aunt Sandi's Day Care
Auto Body & Paint Supply
Ba-Ka Automation
Balcom Marine Centre & Contractors
Barnes Hardware
Beach Party Store
Best Western Park Plaza
Big Apple Bagel
Big Brothers Big Sisters
Big John's Pizza - Whitehall
Bitsors
Bliss Dance Academy
Bob's Remodelling
Booth Radiator Works
Bradley Lawn Care
Burger Crest
Butch's Services II
C & L Cleaning
Camelot Photography
Cargo
Carlson's Catering
Carlson's Child Care
Carmen's Cafe
Carolyn Marcus Atty
Cassell Gymnastics/Kids Koneksi
Cecl Adult Foster Care Home
Chapel House of Flowers
Chem Clean Services
Ciggzare's
Cindi's Hair Styling
Cindy's Day Care
Clothing-Seaaway
COGIC Community Center
Cohn's Furniture
Connie Rudnick Daycare
Corner House of Gifts

Cowboy Corporation
Cozy Corner Cafe
Curtis Clean Janitorial
Daniels Hairstyling Academy
David Schuterman Builder
Davis Transfer
Day Break
Day Spring
Debbie's Daycare
Dena's Cafe
DeFung
Designs in Stone
D.J.'s Pub
Doggers Cafe
Dog Pound Tavern
Downtown Muskegon Antique Mall
Dust-N-Vac Mail Service
East Broadway Cafe
El Camino Tacos
Elite Metal Finishing
Environmental Wildlife Patrol
Eschman's Excavating
ESP Wireless
Family Services Center
Famous Recipe
Felker Carpet Service
Finesse Homes
First Friends Child Care
Franklin Contractors
Frank's Auto Body
Fraternal Order of Eagles
Frontier Liquor Shoppe
Gary's Restaurant
Generation Care Country Home
Get Planted Inc
Getty Street Grill
Giles Road Baptist Church
Glass Reflections Inc
GNC
Golden Years Personal Care Home A
Good for What Ales You
Goodgrains Bake House
Greek Tony's Pizza & Sub Shop
Hair Designs
Hair Spot The
Hairstation
Happy Kamper Childcare
Harbortowne Furniture Company
Natural Health Mart & Health Hut

Har & His Uniforms, Inc
Jumpstart Child Care
Kamps Custom Drywall
Kay's Kleaning
Kim's Canine Dea-Signers
Lake Harbor Gardens
Lake Sch-napp-a-ho
Lakeshore Parking Lot Maintenance
Lakeshore Professionals
Lakeshore Properties
Lakeshore Sports Center
Lakeside Veterans Club Inc
Lakeview Salon
Lakewood Quick Stop
Larry Tilford Auto Repair
Lawn Maintenance & Snow Plow
Le Fleur Shoppe
Leah's Play Room, The
Lentz USA
Lightfoot House
LightHouse Lighters
Linda R. Doney
Lisa's Day Care
Local Pub
Lon McCarthy Realtor
Lynn's Stay N Play
Maki Auto Sales
Marrin's T Stop Body Shop
Mass Mutual
Massage Therapy
Master's Auto Mart
May Construction
Melting Pot
Merry Maids
Michelle's Place
Missy's Daycare
Misze Sandblasting
Montague Foods
Morning Glory Cafe
Mr. Chuck
Mr. Sobbes Pizza
Muskegon Pregnancy Services
Nails & Moore
New Creations
New Life Cleaning Services
Nino's
Norma's

**Shoreline
Insurance Agency
755-1919**



**Access Health
830-9901**



Enrollment and Access to Care Role of the Health Project

- **Medicaid enrollment**
- **MIChild/Healthy Kids**
- **MOM's Program**
- **Food Stamp Assistance Program**
- **Access Health and Muskegon Care**
- **Miles of Smiles – Oral Health Program for Children**
- **Renew Student Vision Program – Lions Club**
- **Diabetes, Prostate and Pulmonary Screening**



Muskegon Community **HEALTH PROJECT**

Access Health Benefits

Offering Every Health Service in Muskegon County

- **Physician Services**
- **In-patient hospital services**
- **Out-patient services**
- **Emergency Room services**
- **Ambulance services**
- **Behavioral health**
- **Prescription drugs (formulary)**
- **Diagnostic lab and x-rays**
- **Home health**
- **Hospice Care**
- **Accept pre-existing conditions**

The logo features a stylized white graphic of a person's head and shoulders in profile, facing right, with a curved line below it. To the right of this graphic, the text "Muskegon Community" is written in a white, sans-serif font, and "HEALTH PROJECT" is written in a larger, bold, white, sans-serif font below it.

Muskegon Community
HEALTH PROJECT

Exclusion - Care

- **Any care received outside of Muskegon County**
- **Certain highly specialized catastrophic care**
 - **limb reattachment**
 - **neo natal**
 - **transplants**
 - **severe burns**



Muskegon Community HEALTH PROJECT

Coverage & Co-payments

\$7	PCP office visits
\$25	Specialist office visit
\$30	Urgent care center visit
\$7	Generic formulary drugs
50%	Non-generic formulary drugs (total drug cost paid by Access Health not to exceed \$6,000 per calendar year per member)
\$75	Emergency Room visit (waived if admitted)
25%	Outpatient hospitalization (max. of \$300 per treatment)
25%	Inpatient hospitalization (max. of \$300 per admission)
\$100	Ambulance
\$5	Home Care visit
\$0	Hospice visit
\$20	Outpatient behavior health services



Sharing the Cost

Uses a three-share model to reduce cost

- **Employer pays 30%**
- **Employee pays 30%**
- **Community pays 40%**

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Muskegon Community HEALTH PROJECT

Access Health A County – State Partnership

- **Municipal Health Facilities Corporations Act - Act 230**
- **Disproportionate Share Hospital Dollars Fund - local match**
- **County takes responsibility for services to Indigent - SMP**
- **Bipartisan Support in Michigan**



Provider Reimbursement

- **Fee for service model (not a capitated model)**
- **112% of Medicare for provider services**
- **79% of charges for out-patient services**
- **101% of DRG Medicare for inpatient services**



Muskegon Community HEALTH PROJECT

AH Cost of Coverage

	EMPLOYER	EMPLOYEE	COMMUNITY	TOTAL
ADULT	\$46 / mo. \$552 / yr.	\$46 / mo. \$552 / yr.	\$56.00/ mo. \$672.00/ yr.	\$148.00/ mo. \$1,776.00/ yr.
CHILD	\$29 / mo. \$348 / yr.	\$29 / mo. \$348 / yr.	\$37.50 / mo. \$450.00 / yr.	\$95.50 / mo. \$1,146.00 / yr.

The logo features a stylized white graphic of a person's head and shoulders in profile, facing right, with a wavy line above it suggesting hair or a thought process.

Muskegon Community HEALTH PROJECT

Health Profile of AH Members

Unhealthy choices drive costs in health care

- 66% are smokers
- 18% suffer from depression
- 18% have hypertension
- 24% have heart disease
- 16% have diabetes



Our Plan - Provider Partnership

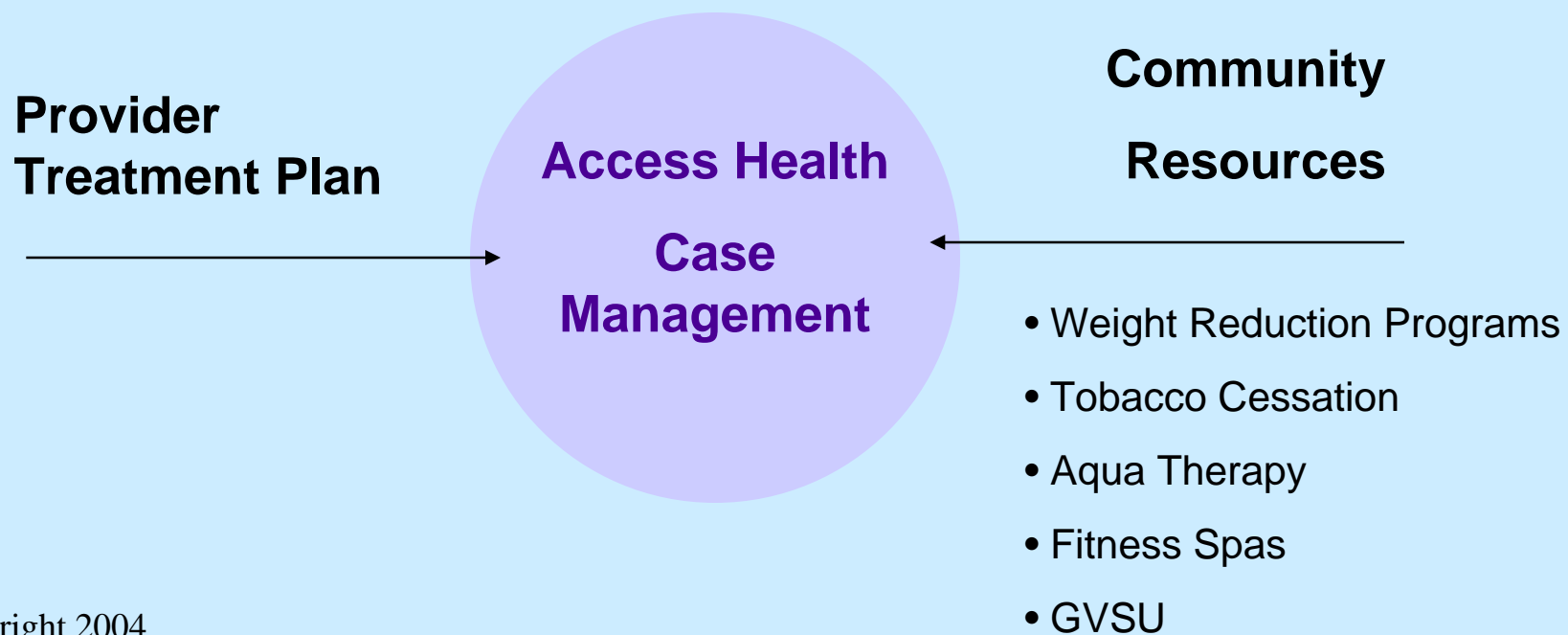
A health plan that supports providers

- **Case management of provider treatment plans**
- **Coordination of community resources for patients**
- **Engaging community participation/responsibility**
- **Providing patient education for wellness**



Muskegon Community HEALTH PROJECT

***Moving Access Health from sick care model to
health care model***



Muskegon Community HEALTH PROJECT

Muskegon *i-Net* Software



- Internet-based case management
- Local claims payment service
- Community-based treatment
- Tracks utilization and costs
- Health improvement evaluation

Muskegon Community HEALTH PROJECT

Access Health Accomplishments

- 1,500 people served in '04 – over 430 businesses
- 97% of all local physicians participate
- 38% of market penetration (eligible businesses)
- \$2.3 million generated annually for health providers
- Hundreds of children identified and enrolled in SCHIP/Medicaid



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Muskegon Community
HEALTH PROJECT

Access Health Nationally

- **Basis for S. 16 – National legislation to replicate**
- **Six states have passed legislation to allow pilots**
- **National publicity – WSJ, New York Times, Forbes**
- **Multiple replications – Galveston, Jacksonville, etc.**
- **Employee Benefit Research Institute study**
- **Testimony – House Small Business Committee**
- **Replication Study – Georgia Health Policy Center**
- **Testimony Citizens Advisory Committee on Health**

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Muskegon Community
HEALTH PROJECT

Vondie Woodbury, Exec. Director



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