



Free Clinic Sussex County Free Clinic Newton

www.FreeClinicNewton.org



Poverty and the Uninsured in Sussex County:

The cost of health care makes it extremely difficult for New Jerseyans without adequate insurance to access quality medical care. In 2009, 1.25 million NJ residents continued to lack any insurance coverage. In March 2010, Medicaid (NJ FamilyCare) eligibility for adults was narrowed (reduced) from 200% to 133% of the Federal Poverty Level (FPL), adding an additional 48,000 parents to the uninsured roles in FY 2011. Poverty hits hardest in Hispanic populations, more than twice the rate compared to Whites; Sussex County's 150,000 population is 6.4% Latin and Hispanic .



2011 Federal Poverty Level (FPL) Guidelines:

Persons in Family	48 Contiguous States & D.C.
1	\$10,890
2	\$14,710
3	\$18,530
4	\$22,350
5	\$26,170
6	\$29,990
7	\$33,810
8	\$37,630
For each additional Person, add	\$3,820

Federal Register, Vol. 76, No. 13, Jan. 2011

A 2009 national survey found that New Jersey's physician reimbursement rates were the lowest in the Country at 58% of the national average; this means that while many Medicaid recipients have health care coverage, they practically have no health care access.

Within Sussex County, 14% of the population are living below the 200% FPL, and 15% of the County are completely uninsured, with nearly a third of the young adults in our County without insurance. And of the self-employed and small company employees, 17% to 32% are considered working poor and without insurance. Even with NJ FamilyCare, 13% of the County's children are uninsured.

Emergency Department (ED) Use for Non-Emergent Care by the Uninsured:

Emergency health care in the 21st century is at a critical crossroads. Patient visits to EDs in the United States has risen 18% since 1994, while the number of EDs has decreased by 12.4%. Along with emergent conditions that bring patients to the ED, non-emergent problems prompt many patients, for a variety of reasons, to seek care in an ED. In fact, 60%-80% of patients who present to the ED do so for non-emergent or even minor health problems. In a recent study of 10,000 ED visits, nine out of every ten (89%) non-emergency patients in hospital ERs were uninsured or on the Medicaid program.

Patients with relatively less urgent problems can sit in an ED waiting room for hours while patients with more emergent problems receive care first. And long wait times are frequently associated with poorer clinical outcomes. This finding is of particular relevance to the poor, uninsured, or underinsured, who tend to go to an ED for less acute problems because they do not have access to a physician in the community.

Percent below 200 Percent FPL, NJ

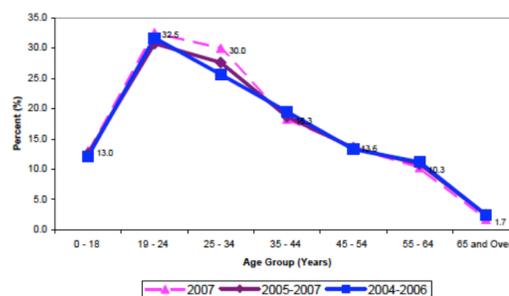
	2007	2008	2009
New Jersey	20.9%	20.8%	22.5%
Atlantic	28.1%	28.1%	31.1%
Bergen	14.4%	12.9%	15.5%
Burlington	15.3%	14.9%	15.4%
Camden	24.6%	25.3%	24.4%
Cape May	25.5%	23.1%	28.5%
Cumberland	35.4%	32.4%	34.4%
Essex	30.2%	30.3%	31.2%
Gloucester	18.5%	17.2%	17.7%
Hudson	34.5%	33.0%	34.1%
Hunterdon	8.2%	9.3%	11.6%
Mercer	21.1%	19.3%	22.8%
Middlesex	17.0%	18.7%	20.2%
Monmouth	16.0%	15.1%	17.9%
Morris	9.6%	10.9%	11.8%
Ocean	23.1%	22.2%	23.3%
Passaic	29.9%	31.8%	34.7%
Salem	22.2%	25.9%	25.6%
Somerset	9.0%	9.2%	14.6%
Sussex	13.9%	14.7%	13.0%
Union	20.9%	23.1%	24.5%

Current Local Health Care Services in Sussex County

Current access to ambulatory health care for the insured is adequately provided by 160+ private physician practices in the County. A large majority (82%) of these physicians are not enrolled in Medicaid; many physicians provide unadvertised and uncompensated care within their offices to the uninsured, making individual arrangements for self-payment or waiving their fees. There is a conveniently located Federally Qualified Health Clinic (FQHC) on Spring Street in Newton, known as the Neighborhood Health Services Corporation (NHSC) clinic, that participates fully with

Medicare/Medicaid and most insurances. This for-profit NHSC facility does have a limited use "Access to Healthcare Program" for the uninsured providing structured payment plans for health care expenses. And the Newton Medical Center's hospital also provides charity care at reduced fee for service to eligible County citizens who are financially prequalified and enrolled in the State's charity care program. There are no other Federally Qualified Health Clinics (FQHC) or free clinics in Sussex County; this Free Clinic Newton would be the first for the 23,000 uninsured and impoverish in Sussex County.

Figure 2. Percent Uninsured by Age, New Jersey, (average) 2005-2007



Free Clinic Sussex County and Free Clinic Newton:

A free health care clinic is a very powerful community service characterized by volunteerism at the local level, providing direct medical services to the County's poor and uninsured within an efficient, convenient and inexpensive delivery model. These clinics are also an important supplement to community-based solutions for the social challenges involving health care for the homeless, the abused and disenfranchised.

Physicians frequently provide uncompensated free care within their office practices and through the hospital emergency department; by bringing that care into a free community clinic, the services provided are completed with far less complexity and cost, recognized as charity and volunteerism by the individuals and community, are associated with much lower malpractice liability for the health care providers, help reduce non-emergent utilization of the hospital's Emergency Department, and save tax dollars by developing community supported health care solutions without bureaucracy. Also, a free clinic offers an additional portal for the poor and homeless to access community social services, food and clothing banks, and recovery opportunities through counseling and earlier interventions.

The Free Clinic Newton, part of the nonprofit corporation Free Clinic Sussex County, will provide for less-than-urgent care for the uninsured and with income less than the 200% FPL. The Clinic is located in the Moose Lodge at 4 Diller Ave (corner of Spring Street and Diller Ave) of Newton, the County Seat. Staffed by volunteer physicians, nurses and lay persons, the Clinic will provide ambulatory care for a wide range of conditions, both chronic and acute. With the protections provided by FTCA, malpractice liability exposure is significantly lessened, placing the Federal Government into the role of Defendant, removing the doctor from direct liability, and liberating the clinical encounter based on merits of care, not defensive medicine.

Partnerships and Volunteers

Numerous community physicians, including members of the NMC Medical Staff and Sussex County Medical Society (SCMS), and local nurses, whether currently in professional practices or retired, have volunteered to participate in Free Clinic Newton services. Our extraordinary partnership with Moose Lodge 432 provides clinical facility space, donated

electricity and internet for the electronic medical record (EMR), and added financial and manpower support through their membership. Additional partnerships include the Newton Medical Center, several area businesses, and individuals with philanthropic commitments to the Free Clinic concept. Lab services, imaging services and pharmacy services will be developed with area suppliers and dispensaries to provide low cost ancillary clinical interventions, supported by the Free Clinic Newton's charitable donations. Volunteer lay persons will include students interested in medicine, active and retired individuals, and Moose members with commitment.

Services Provided by the Free Clinic

Services provided in the free clinic start with basic eye care (routine exams, prescribing glasses, treatments and procedures) and ambulatory medical problems, then will quickly include chronic medical care (e.g., hypertension, diabetes, hypothyroidism et al), minor procedures (lacerations, bandaging injuries), triage assessments (perhaps requiring hospital referral), diagnostic testing (e.g., EKG, ultrasound), and referrals for selected surgical procedures (including some pre- and post-op care).

The Free Clinic Newton will be recognized by the IRS as a 501c3 charity (application pending), making the personal and corporate donations of money and clinic supplies tax deductible.

The Federal Government recognizes Free Health Care Clinics as unique and valuable community based facilities, and through the Federal Tort Claims Act (FTCA), a free clinic and the licensed volunteers are deemed to be federally insured (application pending) for the medical services provided. This provides a significant protection from malpractice claims, and removes the remarkable cost of defensive medicine from the clinical encounter.

Within a Free Clinic, volunteer physicians and nurses are able to personally deliver a wider range of health care services with resources and opportunity greater than their private practices, enhancing the volunteer experience. Medications are prescribed from a large preferred inventory of generic and low cost drugs available through local pharmacy cooperatives, some donated for free. Lab and Xray services are available when clinically needed through discounted arrangements with local facilities.