

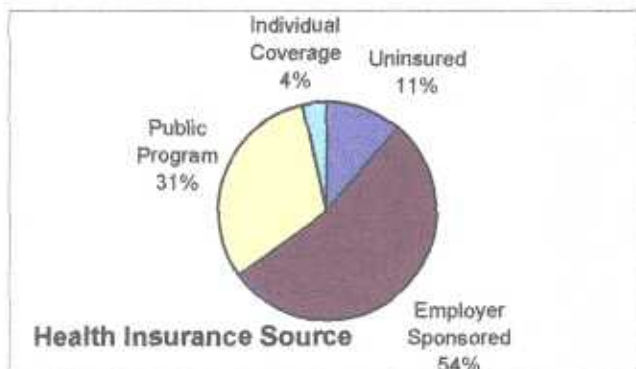


## Jefferson County Health Care for Uninsured and Underinsured

### Background for Public Discussion

Discussion for healthcare is partially dependent upon knowledge of insurance issues and what is available for those who are fully insured versus those who are not. Insurance sources include private and public sources.

#### Source of Insurance



For those whose employers offer coverage the reasons for not enrolling include 61% expense, 25% do not qualify. For those who are potentially eligible for public programs 77% indicate they are willing to enroll. When asked if the program was free 86% indicated they would enroll if it was free. About 58% indicated they never requested nor received information from public programs in Alabama

#### Public Program sponsored insurance

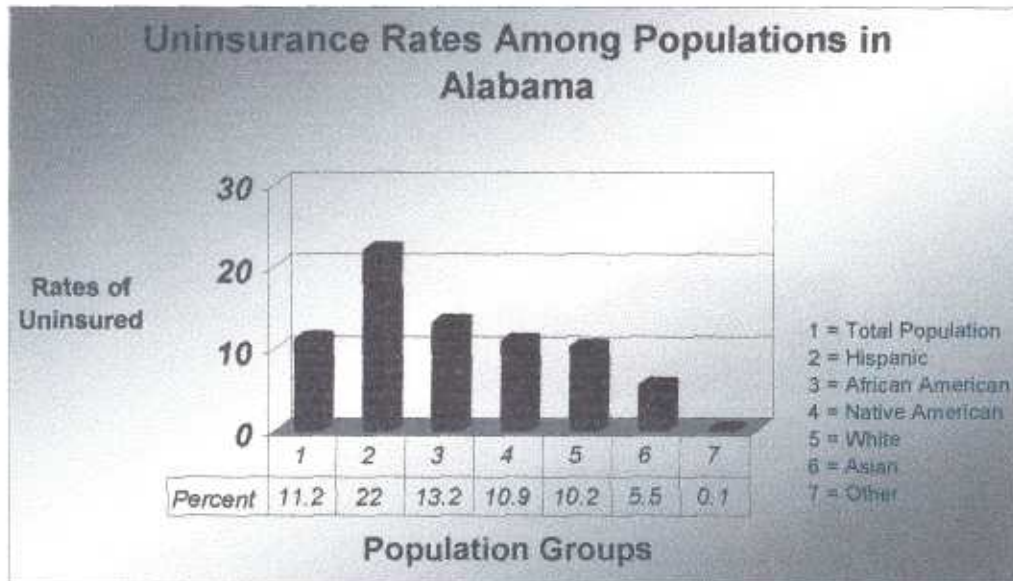
- Medicaid - Alabama Medicaid Agency projects a 59.6 million shortfall this year and a 182.2 million shortfall in fiscal year 2005. If no money is found the program will be out of compliance with federal standards. The Federal government matches the State such that for every dollar the State pays the Federal government provides three. When the State cuts back the total is diminished even more dramatically due to the loss of Federal money.
- HealthFirst Program – the card for use of Cooper Green Hospital and clinic
- Medicare

Many insured and uninsured worry that they will see cutbacks in their benefits, the insurance will be too expensive, they won't be able to afford health care services and they won't afford prescription drugs.

#### Who are the Uninsured?

- Not covered by employment insurance for employees
- Not covered by individual purchased insurance
- Not covered by public sponsored insurance
- Not covered by Medicare for elderly and disabled
- Not covered by Medicaid for poor

	Jefferson Co	Alabama	U.S.
Uninsured at some point		14.6%	25%
Uninsured all year	7.7%	8.8%	12.2%
Population	665,034	4,564,479	



- 43.6% of Alabama’s uninsured are in the 29-34 year range.
- 18.9% have income at less than 15% of the Family Poverty Level. 18.1% have income at the 15-100% of the Family Poverty Level.
- 25.7% are self employed or employed by someone else (hence employed). 25.7% are not employed or are unpaid workers.
- 21.3% have less than a high school education and 13.3% are high school graduates.
- 62% are not eligible for employer sponsored coverage or public health care programs.
- Of those that indicated they received mental health services 76% of those uninsured, 34.8% of publicly insured and 20.6% of privately insured indicated they had problems obtaining mental health treatment or counseling. The reasons for problems in obtaining mental health treatment or counseling were 53% too expensive, 12% insurance does not cover but 26% indicated other which included no insurance, hard to get an appointment, transportation issues and language barriers.

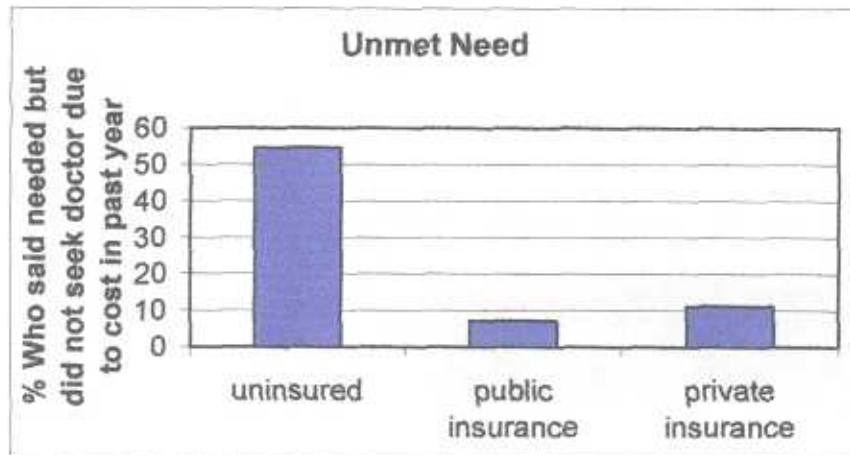
### How is Healthcare Received?

- A regular source of care is found at 90.2% by the privately insured, at the 93.1% for the publicly insured and only 71.1% by the uninsured.

### Where healthcare is received

- For those without insurance who use clinics for regular care, 71% use free clinics 16.3% use hospital clinics and 9.1% use private clinics.
- Jefferson County operates Cooper Green Hospital and its clinics.
- Jefferson County Department of Health has clinics available.

	ER	MD Office	Clinic
Uninsured	13.5%	58.5%	25.9%
Insured	72.9%	85.7%	



- Most hospitals in Jefferson County accept patients with Medicaid but not all.
- For emergency cases hospitals take patients without insurance by law.
- Jefferson County has clinics available to the public with and without insurance. A few are specialized, AIDS, pediatrics, eye problems etc. A few have translators for those who do not speak English.

#### Resources on HealthCare

- Alabama Medicaid Report 2002. [www.medical.state.al.us](http://www.medical.state.al.us)
- Alabama Medicaid Report 2003. Carol Hermann, Alabama Medicaid Director Report to the Birmingham Chamber of Commerce, January 26, 2004
- Alabama Data on Uninsured from the Alabama Department of Public Health IDEA project
- Alabama Data for May. A powerpoint presentation from the Alabama Department of Public Health
- 2000 Population Trends for Jefferson County. [www.jcdh.org](http://www.jcdh.org)
- 2001 Vital Records Annual Report of Jefferson County. [www.jcdh.org](http://www.jcdh.org)
- 2000 Healthy Jefferson County Review. [www.jcdh.org](http://www.jcdh.org)
- Jefferson County 2002 Healthy Profile. [www.alapubhealth.org](http://www.alapubhealth.org)
- Healthy Alabama 2010. [www.alapubhealth.org/](http://www.alapubhealth.org/)
- State Statistics. [www.statehealthtools.org](http://www.statehealthtools.org)
- Kaiser Family Foundation State Health Facts Online. [www.statehealthfacts.org/](http://www.statehealthfacts.org/)
- Alabama insurance. [www.aldoi.org](http://www.aldoi.org)
- Hospitals. [www.alaha.org](http://www.alaha.org)
- Cooper Green Hospital. [www.jeffcointouch.com](http://www.jeffcointouch.com)
- Jefferson County Department of Public Health. [www.jcdh.org](http://www.jcdh.org)
- Medicaid Shortfalls, Birmingham News. 2/3/04
- Cold Comfort, Birmingham News. 1/29/04
- New Taxes Urged to Avoid Medicaid Cuts, Birmingham News. 1/29/04
- Uninsured Kids A State Epidemic, Birmingham Post Herald. 12/06/03
- Businessman Keeps Hispanics' Health Close to Heart. Birmingham News 10/29/03

- Langford Will Plan Health Care Transfer, Birmingham News, 8/13/03
- Scott Douglas, Executive Director of Greater Birmingham Ministries, interview 2/5/04
- Max Michael, M.D., Dean, School of Public Health, University of Alabama at Birmingham, interview 2/6/04
- Carol Samuelson, M.D., former Health Officer, Jefferson County Department of Public Health, interview 2/2/04
- Lisa Reddington, Hispanic Outreach Coordinator, St. Vincent's Hospital, interview 2/18/04.
- James Dearth, M.D., Children's hospital, interview 3/5/04.
- Resolution August 18, 1999. Resolution Granting Application for Permission for the Incorporation of the Jefferson county Health Care Authority and Authorizing the Incorporation Thereof.