

THE FREE CLINIC TIMES

VOLUME 3, ISSUE 2 MAY 2005

LETTER FROM THE PRESIDENT....

Greetings,

Leaves have begun to appear on the trees, flowers are blooming, and the grass needs to be mowed...it must be springtime! So, in the spirit of new seasons the Ohio Association of Free Clinics (O AFC) would like to officially welcome six new members into the fold.

CareNet of Lucas County, Community Health Clinic (Newark), Free Clinic of Clinton County, Madison County Health Partners, Mercy Health Partnership, and Parma Health Ministry have joined the O AFC over the past several months, increasing our membership by nearly twenty percent. We welcome your clinics and the opportunity to help you strengthen Ohio's health care safety net!

Although the O AFC's Annual Conference will be held in October (nearly two seasons away), planning for this event is well under way. Now is the perfect time to get involved with this year's conference by voicing your ideas regarding workshop topics that interest you, join-

ing a conference committee, using your networking skills to locate excellent presenters, or deciding to make a presentation of your own. With the new location, increased membership, and your involvement, this year's conference will prove to be the most energetic and informative thus far.

As spring is the season where plants and animals emerge from a long winter of dormancy, it can also be the time when O AFC members become inspired maximize your involvement in activities that benefit free clinics statewide. As a final note, I would like to encourage you to share your knowledge and expertise by serving on one of the O AFC's committees. There are a number of areas to choose from, including Resource Management, Education, Legislative, Quality Improvement, and Communications. Committee service is a great way to network, sharpen your skills, or learn new ones from seasoned professionals, and we look forward to working with you!

Lee Elmore, Board President

RALLY AT THE STATEHOUSE DRAWS THOUSANDS

Representatives from the O AFC, CMA Physician's Free Clinic, North Coast Health Ministry, Lorain County Free Clinic, Clinic at Faith Mission, and Free Medical Clinic of Greater Cleveland participated in the Rally held on April 12 at the Statehouse. The Rally was organized by the Campaign to Protect Ohio's Future. Below is an excerpt of an article written by Gayle Channing Tenenbaum, Legislative Director of the Public Children's Services Association of Ohio and Co-Chair of the Campaign to Protect Ohio's Future.

Ohio citizens from 62 counties arrived by the thousands, many riding on one of 48 buses, to raise their voices about proposed cuts in health care for the working poor, elimination of the Disability Assistance Medical

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O AFC BOARD OF TRUSTEES

*Lee Elmore, President
(North Coast Health Ministry)*

*Apollo Harold, Vice President
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Wellness)*

*Paul Baumgartner, Treasurer
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*Kathie Brown
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*Kathryn Clark
(Columbus Medical Association's
Physicians Free Clinic)*

*Dr. Sherri Morgan
(Ohio Academy of Family Physi-
cians Foundation)*

COVER THE UNINSURED WEEK PLACES SPOTLIGHT ON FREE CLINICS

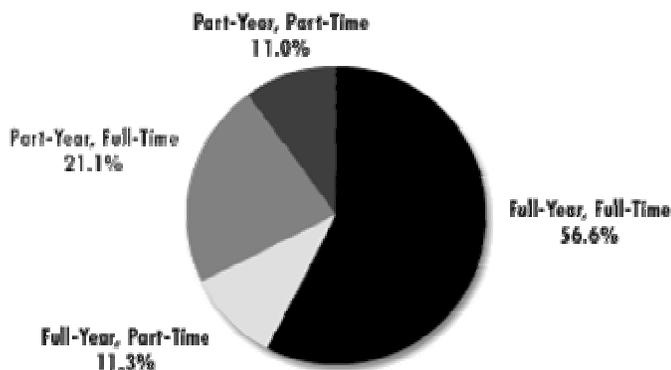
Once again, Ohioans and citizens nationwide came together during Cover the Uninsured Week (CTUW) to promote health coverage for the uninsured. Under the slogan of “Let’s Get America Covered”, organizations across Ohio planned events that mobilized individuals to send the message that equitable health care must be our leaders’ top priority.

With an estimated 27.8% of Ohioans who experience a lack of health insurance over the course of a year in Ohio, covering the uninsured is a prominent issue. Free clinics are a critical component of the health care safety net, and a last resort for many people in dire need of medical attention. “Our mission is to provide vital health care services to low-income uninsured individuals who have no other medical resources” said Lee Elmore, President of the Board of Trustees of the Ohio Association of Free Clinics (O AFC) and Executive Director of North Coast Health Ministry in Lakewood, Ohio.

A number of O AFC members participated in CTUW events to increase awareness concerning health coverage issues. **Toledo/Lucas County CareNet** partnered with St. Charles Mercy Hospital to provide health screenings for blood pressure and blood sugar at the East Toledo Family Center Cinco de Mayo event and distributed enrollment applications for their program as well as Medicaid, Healthy Start Healthy Families, and prescription assistance programs at several events. On May 2nd, **Reach Out of Montgomery County** Director Sharon Sherlock participated in “Covering Everyone: The Challenges of the Uninsured”, a town-hall style panel highlighting the issue both locally and nationally. Moreover, **Viola Startzman Free Clinic** held it’s own Health Fair for the Uninsured at their clinic on May 7th.

The O AFC also actively participated in this year’s CTUW at an informational breakfast meeting and panel discussion in Canton, Ohio. O AFC Executive Director Amy Rohling addressed attendees on the uninsured and underinsured in the U.S. and Ohio, outlining recent related statistics, various sources of health insurance, rising insurance premium rates, and a variety of possible solutions for providing health care to the uninsured. Diane Daniels, Executive Director of **Western Stark Medical Clinic** also participated in the panel discussion, providing local statistics and resources.

For more information and highlights regarding this year’s CTUW, please visit <http://covertheuninsuredweek.org>.



Non-Elderly, Uninsured Workers by Work Status, 2003

Thanks to the members of the Ohio Association of Free Clinics for your dedication in serving the poor and uninsured in our state:

Ashland Christian Health Center

Asian Health Initiative

CareNet of Lucas County

Clinic at Faith Mission

Columbus Free Clinic

Community Health Clinic (Newark)

Free Clinic of Clinton County

Free Clinic of Greater Cleveland

Good Neighbor House

Health Partners of Miami County

Lake County Free Clinic

Lorain County Free Clinic

Madison County Health Partners

Mercy Health Partnership

Medina Health Ministry

North Coast Health Ministry

OPEN M's Summit County Free Clinic

Parma Health Ministry

Physicians Free Clinic

Reach Out of Montgomery County

Short North Health & Wellness

TLC Free Clinic

Townhall II Medical Clinic

Vineyard Free Medical Clinic

Viola Startzman Free Clinic

Western Stark Medical Clinic

Wheeling Health Right

(**Bold** indicates New Member)

INSURANCE COVERAGE 101 FOR FREE CLINICS

The information below is provided by Andy Muscilli, an insurance agent who specializes in the nonprofit sector. He will speak at the Executive Director's meeting on August 19th and will continue to provide articles on insurance issues for our newsletter.

Commercial General Liability (CGL)

This is typically the "core" coverage for a non-profit. Coverage can be provided on an "occurrence" basis or a "claims-made" basis. Depending on the extent of the general liability coverage purchased, commercial general liability insurance may provide coverage for a wide range of negligent acts which result in bodily injury, property damage, personal injury or advertising injury to a third party. Common claims include "slip and fall" or negligent acts of an employee or volunteer.

Key Features

- Limits of \$1,000,000 per occurrence and \$3,000,000 aggregate
- May include Liquor Liability
- Defense costs may be outside or within the limits of liability
- Funding sources included as "additional insured's"
- Fire legal liability included for owners or tenants of covered location
- * Medical limits included for guests of the insured.

Directors and Officers (D&O)

The key distinction with directors and officer's liability is that it is intended to cover wrongful acts that are "intentional" as opposed to "negligent." This is because directors and officers insurance is designed to cover actions and decisions of the board of directors. These actions may be in error and wrong, but they are, nonetheless, "intentional" acts. Most other types of insurance do not cover "intentional" acts. Common examples of claims include wrongful termination, discrimination and sexual harassment.

Key Features

- Limits of \$1,000,000 per occurrence and \$1,000,000 aggregate
- May include Employment Practices Liability (EPL)
- May include "prior acts" eliminating the need for "tail" coverage
- Deductibles may be applicable
- Defense costs may be outside or within the limits of liability
- * Insurer may have a "duty to defend"

Continued from page 1... Program, cuts in early care, education and local government funds, and new waiting lists for the PASSPORT program. Over 4,000 people came to express their concern for our state's most vulnerable populations; our children, older adults and people with disabilities.

The rally, sponsored by the Campaign to Protect Ohio's Future, included speakers such as Dr. Al Jackson, a physician from Fremont who runs a clinic, who described what will happen to working parents who will no longer be able to receive health care but will need treatment for hypertension, diabetes, heart disease and many other medical problems. Dr. Jackson talked about the 45-year-old man he had treated the previous day who would lose the medicine he takes to treat his schizophrenia when DA Medical is cut.

The House has restored vision services for people receiving Medicaid and partially replaced \$33 million in funding for dental services. Work on the Statehouse Budget continues in the Senate. The budget for the next two years must be passed by June 30, 2005.

NEXT FREE CLINIC DIRECTORS' MEETING

In early April the OAFc hosted the first Free Clinic Directors' Meeting. Because the positive response we received, we will host a second meeting on **Friday, August 19th from 10 a.m.-2 p.m.**

Ten clinics were represented at the April meeting. The discussion centered on pharmacy laws and rules, as well as quality improvement in free clinics. The August 19th meeting will focus on the various types of insurance coverage that are important to free clinics and nonprofit organizations. We will also discuss Ohio's charitable immunity law and the Federal Tort Claims Act program for free clinics, as well as other issues related to medical liability coverage.



OAFc TO RECEIVE GRANT FROM ANTHEM BLUE CROSS & BLUE SHIELD FOUNDATION

The Ohio Association of Free Clinics (OAFc) will **receive \$75,000 from Anthem Blue Cross and Blue Shield Foundation to implement an obesity/overweight prevention and treatment initiative in free clinics.** Most of this funding will be allocated to OAFc member clinics to implement local "Free to be Healthy" programs. A competitive mini-grant process will determine which clinics receive funding for these programs.

"We look forward to developing unique approaches to address obesity/overweight by mobilizing volunteers and other community resources," said Lee Elmore, president, Board of Trustees of OAFc. "Our patients deserve access to services that will help them to improve their health."

In July 2004 a survey was conducted of OAFc member clinics to determine unmet needs in their service areas. Obesity treatment received the third highest number of responses and clearly matched the priority funding areas of the Anthem Foundation.

According to "Cardiovascular QuarterlyPulse", "more than half of Ohio adults are overweight or obese, compared to about 48% of Americans". The Ohio Behavioral Risk Factor Surveillance System

found that in 2002 35.8% of adult Ohioans were overweight and 23% of adult Ohioans were obese. The percentage of overweight and obese adults in Ohio has increased steadily over the last twenty years. According to the Trust for America's Health, "Ohio has the 10th highest level of adult obesity in that nation at 24.9 percent" and "the 4th highest overweight high school student level at 13.9 percent." A study conducted by Finkelstein, Fiebelkorn and Wang in 2004 estimates that in Ohio obesity accounts for \$3.3 billion in adult medical expenses annually. A study by Rhoades, Altman and Cornelius found that people who are poor or have lower incomes are more likely to be obese.

A total of eight non-profit organizations throughout Ohio were chosen to receive more than \$500,000 in funding from the Anthem Foundation, Anthem Blue Cross and Blue Shield's charitable organization. "As the state's largest health benefits company, we take the responsibility of supporting the communities where we live and work seriously. I think our pledge, through this series of grants from the Anthem Foundation, underscores our commitment," said Chuck Slater, president, Anthem Blue Cross and Blue Shield of Ohio.

SURVEY RESULTS HIGHLIGHT FREE CLINIC ACCOMPLISHMENTS

First off, we would like to express a heartfelt “thank you” to the clinics who submitted data for the Ohio Association of Free Clinics (OAFC) 2004 Statistical Survey. This information is vital for the OAFC to demonstrate the tremendous value of free clinics and make the case for funding of free clinic services. Thank you for your considerable efforts in completing this year’s survey!

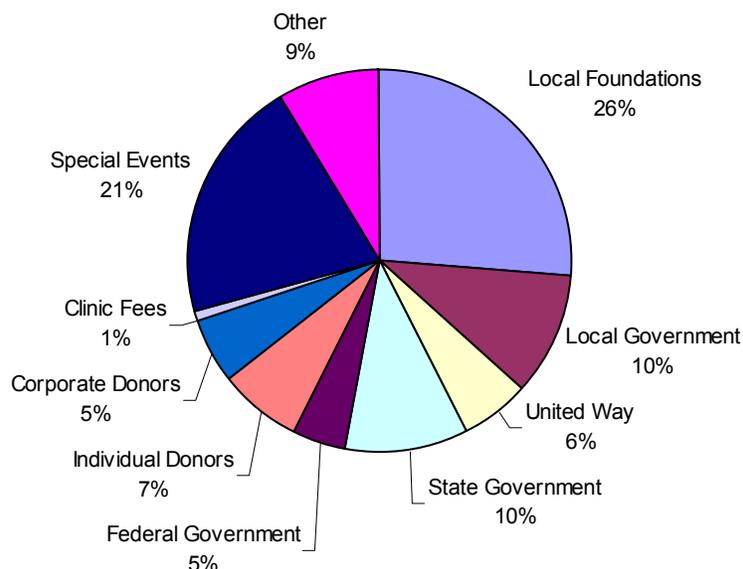
With approximately 2.8 million Ohioans lacking health insurance during the past year, Ohio’s free clinics are shouldering an ever growing responsibility to care for the medically underserved. However, the great news is that free clinics are helping to answer this challenge with energy and enthusiasm. In 2004, the OAFC’s member clinics mobilized over **3,400 volunteers to provide over 113,000 patient medical visits. Free clinic efforts generated on average \$5.00 worth of care for every \$1.00 invested, an increase of \$1.50 over last year’s average!**

According to survey results, free clinics are mainly in the business of providing primary care to patients (64% of total services provided), although respondents demonstrated that they provide valuable mental health (11%), dental (6%) and specialty care (9%) services as well. Free clinics patients were comprised of 52% women, 39% men, and 9% children in 2004.

In terms of funding in 2004, free clinics received their biggest financial boost from local foundations, as about \$1.8 million (27%) of total free clinic funding came from these sources. Special events made up the next largest chunk of financial support at about \$1.4 million (21%). The other major sources of funding for free clinics included state and local government (10% each), individual donors (7%), United Way (6%), and federal and corporate contributions (5% each).

If you have any questions, or would like more in-depth information regarding specific figures or survey data analysis, please contact the OAFC at 614.221.6494 or arohling@ohiofreeclinics.org.

Free Clinic Funding Sources





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AMY ROHLING, EXECUTIVE DIRECTOR

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www.ohiofreeclinics.org

Dates to Remember:

- **OAFCC Committee Meetings**
May 13, 2005-1:00 p.m.
Quality Improvement

May 17, 2005-9:00 a.m.
Education

May 18, 2005-10:00 a.m.
Resource Development

May 20, 2005-4:00 p.m.
Communications

July 8, 2005-1:30 p.m.
Legislative

- **Friday, August 19, 2005**
Free Clinic Executive
Director's Meeting
10:00 a.m.-2:00 p.m.
- **October 9-11, 2005**
6th Annual Ohio Free Clinic
Conference

**“CHARITY AND
PERSONAL FORCE
ARE THE ONLY
INVESTMENTS WORTH
ANYTHING”—
WALT WHITMAN**



**THE 6TH ANNUAL
OHIO FREE CLINIC CONFERENCE**

October 9-11, 2005

Conference Center at Northpointe
(north of Columbus)

For additional information about
the conference, please visit our
Website at

www.ohiofreeclinics.org.

A conference for:

- **Free Clinic Volunteers and Staff**
- **Free Clinic Board Members**
- **Health Care Access Advocates**
- **Health Care Professionals**
- **People Starting a Free Clinic**