

Changes, Challenges and the ACA  
 Idaho Free Medical Clinic Track  
 November 5, 2014



Unmet current and future demand: The congressional budget office estimates that 31 million people will be uninsured 10 years from now (2024) when ACA is in full effect. An estimated 1,200 free and charitable clinics currently provide approximately 5 million patient visits to over 2 million individuals each year. The current national free and charitable network is insufficient to meet demand from uninsured **and** underinsured patients. Even though charitable clinics serve this population, there is a long-term role and need for more free clinics to address this demand.

### Health Insurance Coverage of Adults 19-64

| Location      | Employer | Other Private | Medicaid | Other Public | Uninsured | Total |
|---------------|----------|---------------|----------|--------------|-----------|-------|
| United States | 57%      | 8%            | 12%      | 5%           | 19%       | 100%  |
| Idaho         | 58%      | 13%           | 8%       | 3%           | 19%       | 100%  |

<http://kff.org/other/state-indicator/adults-19-64/>

|  |                                       |
|--|---------------------------------------|
| <b>IDAHO</b>   | <b>TOTAL UNINSURED: 258,000</b>       |
| <b>Ineligible for Assistance:</b>                    | <b>79,000</b>                         |
| <b>Eligible for Tax Credits:</b>                     | <b>87,000</b>                         |
| <b>In Coverage Gap with No Financial Assistance:</b> | <b>55,000</b>                         |
| <b>Eligible for Medicaid/CHIP:</b>                   | <b>37,000</b>                         |
|  | <b>(Adults 6,000 Children 31,000)</b> |

**INELIGIBLE FOR FINANCIAL ASSISTANCE**

Includes those whose income is too high to be eligible for tax credits, who have affordable employer coverage available, or who are undocumented immigrants.

**ELIGIBLE FOR TAX CREDITS**

People with incomes 100-400% of the poverty level who are eligible to buy coverage in Marketplaces and do not have other affordable coverage available.

**IN THE COVERAGE GAP WITH NO FINANCIAL ASSISTANCE**

Adults in states not expanding Medicaid under the ACA at this time who do not qualify for any assistance because they are not eligible for Medicaid and their incomes are too low to be eligible for tax credits.

**ELIGIBLE FOR MEDICAID/CHIP**

Includes people eligible for Medicaid/CHIP but not enrolled prior to the ACA coverage expansions.

<http://kff.org/interactive/uninsured-gap/>

Oct 21, 2014 News Release

**Nine in Ten Uninsured Unaware that the Affordable Care Act's Second Open Enrollment Period Starts in November**

<http://kff.org/health-reform/press-release/nine-in-ten-uninsured-unaware-that-the-affordable-care-acts-second-open-enrollment-period-starts-in-november/>

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Your clinic board is responsible for:

- Establishing Strategic Direction
- Ensuring Necessary Resources
- Providing Oversight

Here are some questions for your board to ponder:

- Did your clinic staff and/or board talk about the Affordable Care Act prior to its implementation?
- Did your board and/or staff choose to do anything differently after implementation? Collect data for the first time? Collect different data? Market your clinic differently to the public? To funders? To volunteers?
- What changes, if any, have you seen since January of 2014? Changes in patient numbers, types of diagnoses, number of visits per patient, patient insurance status, eligibility changes? Mission/vision changes? Changes in volunteer numbers? Budget changes?
- How do you know what your community needs from your clinic? How do you know what the gaps are?
- Do you have active, formal partnerships with other community entities or are you pursuing new partnerships at this time?
- Are your board and staff talking about the ACA now? If so, how and what are the topics? Where do you go from here?
- If you are not actively talking about it, do you feel you can continue to operate in much the same way without having to invest much time or energy into addressing the issue?

Jane E. Jones, ACSW    [jjones@echoclinics.org](mailto:jjones@echoclinics.org)    360.349.0157