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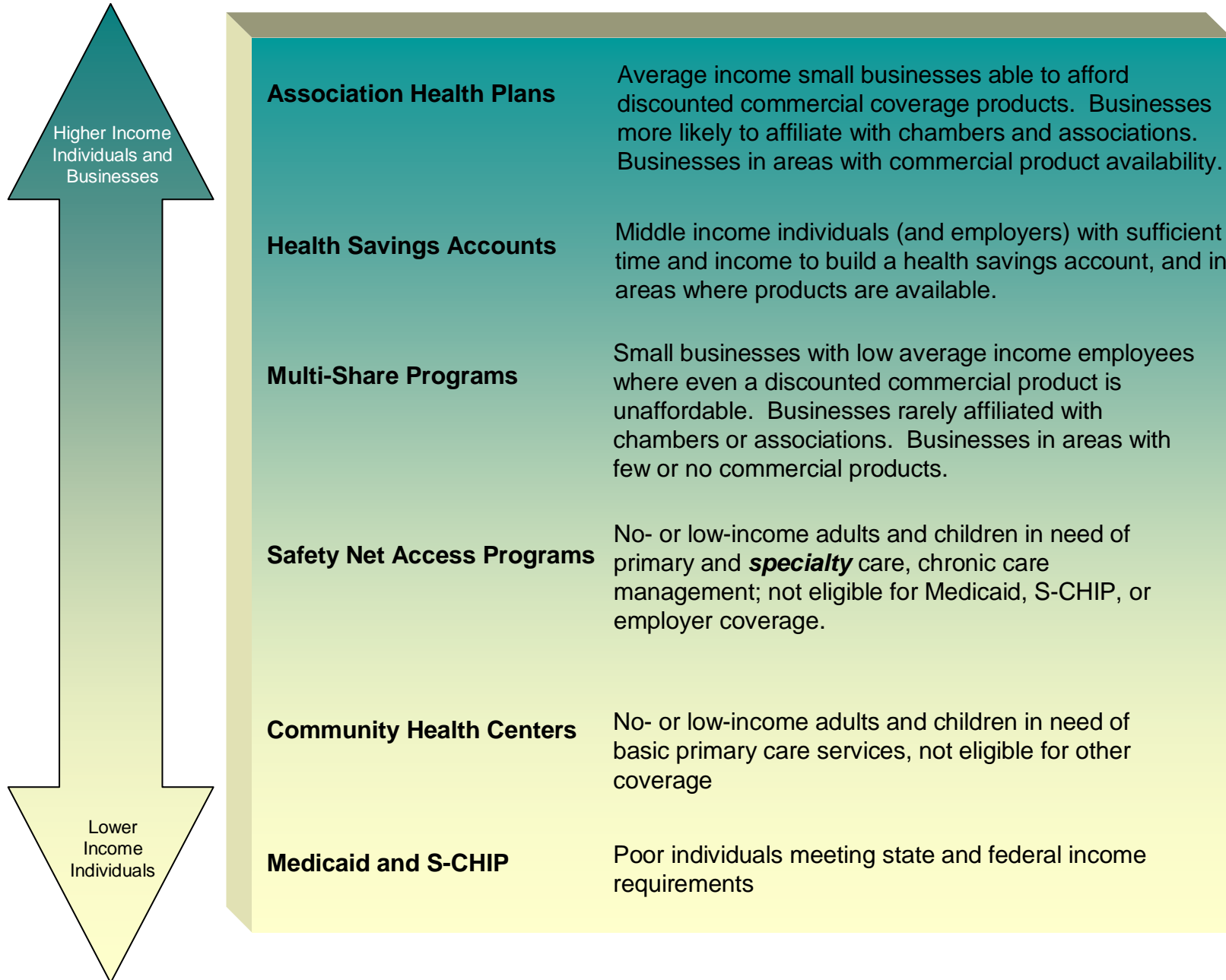
Muskegon Community
HEALTH PROJECT

Access Health

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



Community Building Blocks to Coverage



The logo features a stylized white apple with a leaf, positioned to the left of the text. The text is white and set against a dark purple background.

Muskegon Community
HEALTH PROJECT

The Access Health Plan

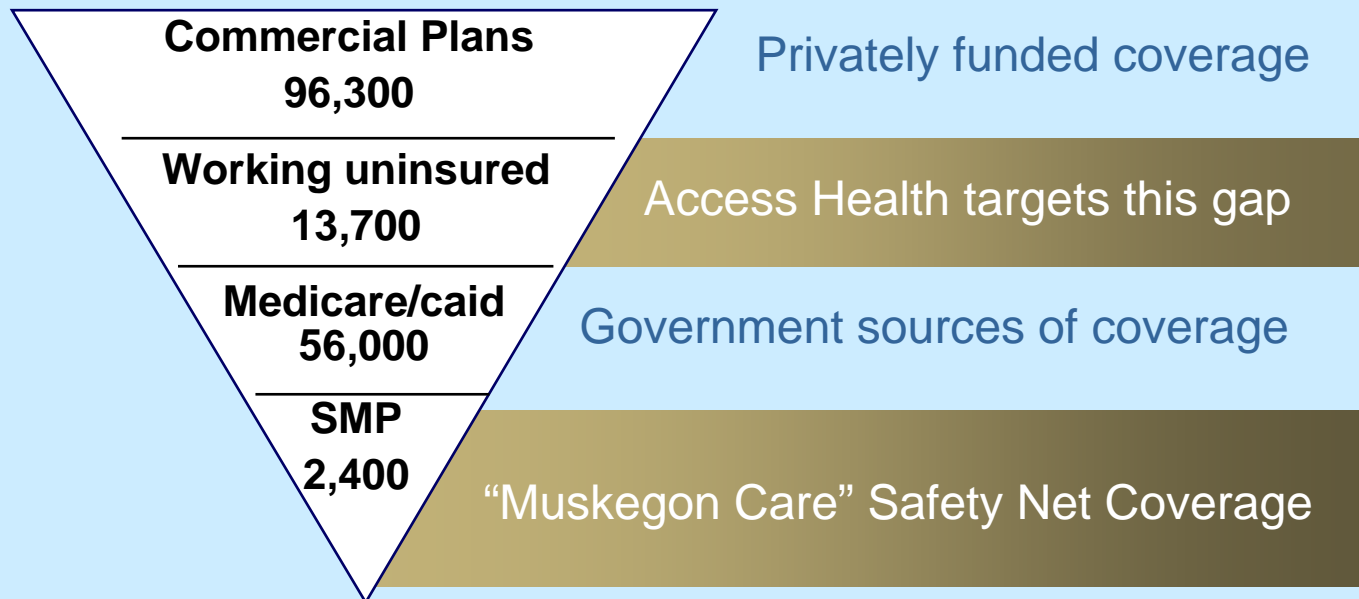
- **Community developed Health Plan**
- **Stand alone 501c3**
- **Targets uninsured business/employees**
- **Directly contracts with LOCAL providers**
- **Cost is shared by employer, employee & community**
- **Case management for wellness**
- **Utilization oversight to reduce cost**



Muskegon Community HEALTH PROJECT

Identifying Community Need

Distinctive Populations With Distinctive Needs



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Muskegon Community HEALTH PROJECT

Market Survey – Muskegon County

UNINSURED BUSINESSES ...

- 72% said fear of future premium increases prevented offering coverage
- 67% indicated coverage would reduce turnover
- 95% able to afford \$35-\$50 premium rates

UNINSURED WORKERS....

- 64% coverage “extremely important”
- 30% forgo treatment of illness
- 65% able to pay \$35 to \$50 pm/pm

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Access Health Market

- 500 local businesses
- Full and part-time employees
- Young Adults ages 19 – 23
- Identify government coverage
 - Medicaid (Healthy Kids)
 - SCHIP (MIChild)

3-5 applications per week



SELLING THE COVERAGE

- FTE salesperson
- Insurance Agents
- Word of Mouth
- Single door entry

our members are our best sales staff

meet some of Access Health family

1st Class Towing
Abundant Life Tabernacle
Acme Cleaners
Adullam Ministries
Alexis & Co.
All State Fire and Safety
Allied Construction
All Wireless
AmbuCare of West Michigan
Antique Blessings
Apple Ave Cafe
Archers Soap & Laundemat
Aunt Sandi's Day Care
Auto Body & Paint Supply
Ba-Kar Automation
Balcon 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 Remodeling
Booth Radiator Works
Bradley Lawn Care
Burger Crest
Butch's Service II
C & L Cleaning
Camelot Photography
Car-go
Carlson's Catering
Carlson's Child Care
Camen's Cafe
Cardyn Marcus Atty.
Cassell Gymnastics/Kids Konnection
Cecil Adult Foster Care Home
Chalet House of Flowers
Chem Clean Services
Ciggzee's
Cindie's Hair Styling
Cindy's Day Care
Clothing-Seaway
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 Schuteman Builder
Davis Transfer
Day Break
Day Spring
Debbie's Daycare
Dena's Cafe
DeFung
Designs in Stone
DJ's Pub
Dockers Cafe
Dog Pound Tavern
Downtown Muskegon Antique Mall
Dust-N-Vac Maid Service
East Broadway Cafe
El Camino Tacos
Elite Metal Finishing
Environmental Wildland Patrol
Eschman's Excavating
ESP Wireless
Family Services Center
Famous Recipe
Felter Carpet Service
Fineline 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
NaturalHealth Mart & Health Hut
Her & His Uniforms, Inc
Jumpstart Child Care
Kamps Custom Drywall
Kay's Kleaning
Kim's Canine Dee-Signers
Lake Harbor Gardens
Lake Sch-nepp-a-ho
Lakeshore Parking Lot Maintenance
Lakeshore Professionals
Lakeshore Properties
Lakeshore Sports Center
Lakeside Veterans Club Inc.
Lakewood Salon
Lakewood Quick Stop
Larry Tiford Auto Repair
Lawn Maintenance & Snow Plow
Le Fleur Shoppe
Learn & 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
Marilyn's 1 Stop Body Shop
Mass Mutual
Massage Therapy
Master's Auto Mart
May Construction
Melting Pot
Merry Maids
Michelle's Place
Missy's Daycare
Missie Sandblasting
Montague Foods
Morning Glory Cafe
Mr. Quick
Mr. Sobbs Pizza
Muskegon Pregnancy Services
Nails & Moore
New Creations
New Life Clearing Services
Nina's
Norma's

**Shoreline
Insurance Agency
755-1919**



**Access Health
830-9901**

Muskegon Community HEALTH PROJECT

Eligible Businesses



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

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Muskegon Community
HEALTH PROJECT

Access Health Benefits Structure

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**

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Muskegon Community HEALTH PROJECT

Exclusion - Care

- **Any care received outside of Muskegon County**
- **Certain highly specialized catastrophic care**



Sharing the Cost

Uses a three-share model to reduce cost

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

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Access Health A County – State Partnership

- **Municipal Health Facilities Corporations Act**
- **Disproportionate Share Hospital Dollars**
- **Local funds**
- **Not Considered Insurance**



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AH Cost of Coverage

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



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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

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Muskegon Community HEALTH PROJECT

Health Profile of AH Members

Unhealthy choices drive costs in health care

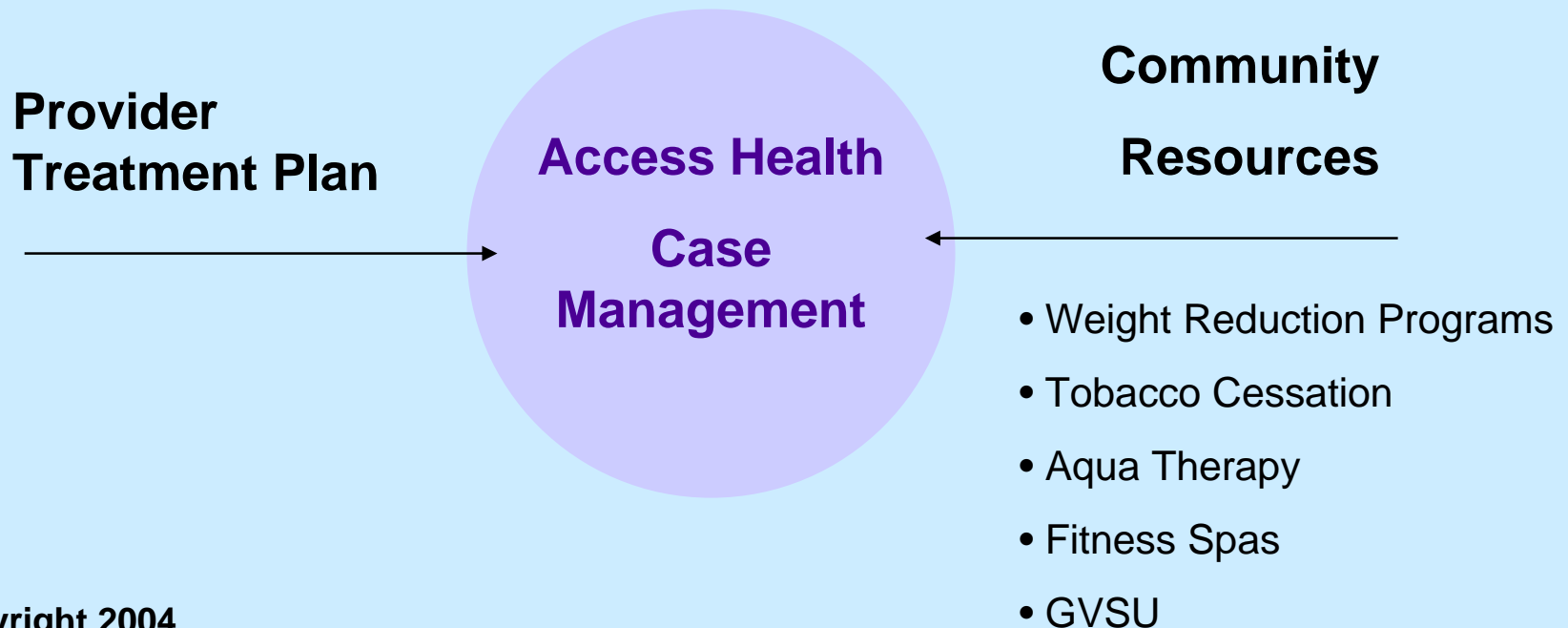
- **66% are smokers**
- **18% suffer from depression**
- **18% have hypertension**
- **24% have heart disease**
- **16% have diabetes**



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The 3-C Program

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 Impact

- 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
- Only 4% cost inflation since 1999



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Access Health Nationally

- **National legislation to replicate**
- **Six states have passed legislation to allow pilots**
- **National publicity – WSJ, New York Times, Forbes**
- **Employee Benefit Research Institute study**
- **Testimony – House Small Business Committee**
- **Replication Study – Georgia Health Policy Center**

Muskegon Community **HEALTH PROJECT**

Vondie Woodbury, Exec. Director



**Muskegon Community Health
Project**

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