

New York State Insurance Department
Public Forum on Health Exchanges
Rochester, New York
Monroe Community College
Thursday, May 19, 2011

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Good afternoon, my name is Sister Christine Wagner and I am the Executive Director of St. Joseph's Neighborhood Center in Rochester, New York. St. Joseph's is a ministry of the Sisters of St. Joseph of Rochester. We are in our 18th year of service to the Greater Rochester and Monroe County community. At St. Joseph's we are currently serving an established patient and client population of 3,000 individuals who are uninsured. These are working people who are financially ineligible for public insurance products and cannot afford private insurance which may or may not be offered through their employer. In addition, we are receiving, on average, 30-40 calls per week from people seeking to establish a primary care relationship with us because they too are in the same dark and growing financial chasm between eligibility and affordability.

At the Neighborhood Center we provide full primary care, including dental services, medications, lab work, specialist visits, eye and hearing testing, Physical Therapy, chiropractic, massage, and outside referrals; full mental health services, including psychiatry; social service advocacy; and adult education. These services account for well over 26,000 appointments annually. Services are provided by a small paid staff and by over 250 dedicated professional and lay volunteers; physicians, nurse practitioners, nurses, therapists and support staff. Funding is by community donations only, as we receive no state or federal money or third party reimbursement.

I say all of this as background to emphasize the point that the population that I represent today is as grassroots and as close to the people you are looking for to populate the exchanges as you will find. They are hanging on by their fingernails to their health and well being, because there are no realistic, affordable options in the current system for them. The year 2014 is very far away. The people know this and we as an agency know this keenly as we also hang on for dear life.

At the Center we have taken the hope of the exchanges very seriously. We have taken the responsibility of preparing our patients and clients for moving into the exchanges very seriously. To that end we have created what we are calling a “No Wrong Door” Navigation Intake Process which effectively and with dignity assesses the financial and medical needs of those approaching us for care and allows us to triage them to the appropriate community resource. We are envisioning that it is a mini exchange process.

Within three to five days, with a volume of 30-40 calls a week and working only with two part-time volunteers, we return each phone call, have an intake meeting and a Facilitated Enroller meeting with 80-90% of the callers both for Medicaid and Medicare. We collect demographic and financial data, assess eligibility for current public products, complete and submit applications, triage patients to appropriate providers and attend to medical needs while people are waiting through the processing time. For those individuals who are not eligible for public insurance products, we establish them as long term patients and provide for their primary health and other needs for as long as they stay with us. This is oversimplified, of course, because of time constraints, but we think we have something to offer to the state planning process simply because we are close to the people, we are close to the problems of seeking care, and we are close to the process of seeking care. We are firm believers that this State process going forward needs to be imbued with dignity, respect, efficiency and simple elegance. It needs to be of service to the people of New York State first and foremost.

Thank you for your time and attention and thank you for gathering the thoughts of the public on this important matter.