

## While more Americans are insured, free clinics still providing a safety net

March 28, 2016 12:22 AM

By Kate Giammarise / Pittsburgh Post-Gazette

The Affordable Care Act and expansion of Medicaid have brought health insurance to millions of previously uninsured Americans.

But it's still mostly business as usual at the Birmingham Free Clinic on Pittsburgh's South Side, where about 90 percent of patients lack health insurance.

The remaining 10 percent of patients at the clinic, located in a Salvation Army building off Carson Street, tend to bounce off and on Medicaid, clinical director Mary Herbert estimated.

The clinic has seen a decline in recent years in the roughly 2,500 patient visits it has annually for conditions such as high blood pressure, diabetes, respiratory issues and other chronic health problems, Ms. Herbert said, but the need for its services is still strong.

Officials credit the Affordable Care Act and Pennsylvania's expansion of Medicaid, which provided health insurance to more low-income working adults, with lowering the uninsured rate from almost 14 percent to 8 percent of Pennsylvanians age 18 to 64.

But more than 48,000 people in Allegheny County are still uninsured, according to data from the state Department of Human Services.

So why, years after the roll out of the Affordable Care Act, commonly known as Obamacare, and more than a year after Pennsylvania's expansion of Medicaid, do some people still lack health insurance?

Some who are eligible for expanded Medicaid haven't enrolled, and some who are eligible for subsidized coverage on the federal marketplace might have had trouble navigating the system, said Rachel Garfield, a senior researcher with the Kaiser Family Foundation. Additionally, undocumented immigrants are not eligible for Medicaid, and some people who earn too much to qualify for Medicaid still find coverage on the federal marketplace unaffordable.

That's the case with patients at the Birmingham Clinic, Ms. Herbert said, speaking in the clinic's somewhat cramped quarters while also checking in patients and fielding questions from volunteers and staff.

Some potential Medicaid enrollees who are patients there may still not know that they qualify, or may have had problems with the paperwork-intensive process, she said. Some other patients might not be U.S. citizens, though the clinic does not ask people what their immigration status is when they come in to see a doctor.

Handwritten thank-you notes from patients hang in a small closet in the clinic where staff and volunteers hang their coats and use as a coffee area.

"Thank from the bottom of my heart," reads one fading note. "You helped my son who has epilepsy and needed medicine."

"I don't know what I would do without Birmingham Free Clinic," reads another.

Researchers believe that the number of people without health insurance will continue to decline over time, Ms. Garfield said, in particular as more low-income working adults who are able to enroll in Medicaid do so.

However, there will likely always be a need for a safety net that serves those who don't have insurance, she said.

"I think even under the best-case scenario, there will always be a population that goes without insurance coverage," Ms. Garfield said.

At the 9th Street Clinic in McKeesport, open one day a week in the cramped basement of a former YWCA building, medical director William Markle estimates the clinic's patient load has been cut in half since Pennsylvania expanded its Medicaid program last year.

"We see about half of the number of people we were seeing before that. And it's a good thing. I'm not complaining," Dr. Markle said. He believes that many of the clinic's remaining patients earn too much to qualify for Medicaid, but they believe a plan they could purchase on the marketplace would be too expensive.

Several people in the offices of the clinic Thursday afternoon appeared to be from the demographic group that was supposed to benefit from expanded Medicaid — low-income working adults.

Melvin Rodgers was brought to the clinic because of multiple bleeding ulcers. Mr. Rodgers, who works at Wal-Mart, said he did not know if he would be eligible for Medicaid. He said the health insurance offered through his workplace was too costly.

Joseph Selembo, who had stopped in to get insulin, said he had started to apply for insurance at Healthcare.gov but was waiting for additional information in the mail.

“I tried getting medicine on my own yesterday, but it was \$1,300,” he said. “So that’s why I came here today. Thank God they helped me.”

“We always are encouraging them to try to sign up for something,” Dr. Markle said. “The free clinics are making a real effort to help people get into the system. I don’t know of any of us who are interested in continuing free clinics if they aren’t needed.”

Of the approximately 50 free clinics statewide, Margaret Ravello, executive director of the Free Clinic Association of Pennsylvania, said she is only aware of one — River of Life Health Center in Columbia, Lancaster County — that is closing because most of its patients no longer need its services.

“During 2015, we were blessed that a majority of patients in our practice gained access to health insurance and found new medical homes,” according to a letter on the clinic’s website. A recorded phone message at the clinic’s office says it will close on Thursday.

“While we will miss serving those in the Columbia area, we rejoice that our mission has been fulfilled,” the clinic’s website states.

One Bucks County free clinic, HealthLink, transitioned last year to primarily providing dental care rather than medical care. Medicaid expansion in Pennsylvania was definitely part of the reason, said Mae O’Brien, HealthLink executive director, as many of the low-income working adults it served are now eligible for Medicaid, though they lacked dental care.

Two free clinics still serve Bucks County, said Ms. O’Brien, who is also a board member of the of Free Clinic Association of Pennsylvania.

“There is still a need. I think our situation was kind of unique,” she said, as the clinic had a requirement that patients be working.

“Hopefully, somewhere down the road, there won’t be the need for a free clinic,” Dr. Markle said. “But it’s a very gradual thing. You don’t just open up Obamacare and the next day everybody’s covered.”

*Kate Giammarise: [kgiammarise@post-gazette.com](mailto:kgiammarise@post-gazette.com) or 412-263-3909 or on Twitter @KateGiammarise.*