

Karen Jensen Honored with Schumacher Award

We are pleased to announce Karen Jensen, LAFC board member and IT committee chairperson, was recently awarded the Betty and Bernie Schumacher Award



Pictured is Karen receiving the award from LAFAC Board President Donna Voigt.

for her "loyal dedication and unwavering commitment" to the Clinic. Karen puts in countless hours as our "one-woman" IT department – purchasing, installing, maintaining and troubleshooting the Clinic's computer systems and software. Karen's knowledge, patience and hard work are greatly appreciated. We simply could not operate without her!

In Memoriam

It is with great sorrow, but also deep appreciation for their commitment to the Clinic, that we say goodbye to former LAFC board members, Dr. Ken Johnson and Dr. Dan Miller and Clinic co-founder and board member, Dr. Bernie Schumacher – who all recently passed away. Each of these men was integral to the success of the Clinic and a much-loved member of the community and the LAFC family. We will miss them greatly but thank them for their immeasurable contributions to our mission. Among other causes, their families have requested memorial donations be made to LAFC in their names at www.lakeareafreeclinic.org. We remain immensely grateful for their support.

Clinic Welcomes Three New Board Members



LAFAC welcomes three new board members, (l-r) Lisa Drew, Ryan Brasch (Treasurer) and Dr. Robert Stuart, M.D.

St. Anskar's Hosts Successful Trivia Night in January



Trivia team members in deep concentration at the annual St. Anskar's Trivia Night held on January 24. The event raised \$4,400 to benefit LAFAC. Thank you St. Anskar's Episcopal Church in Hartland and all who supported and participated in this fun event!



www.LakeAreaFreeClinic.org

856 B Armour Road
Oconomowoc, WI 53066

RETURN SERVICE REQUESTED

Our Mission is to provide high-quality free medical services to those who are uninsured and unable to pay.



NONPROFIT
U.S. POSTAGE PAID
MILWAUKEE, WI
PERMIT NO. 4053



Clinic Connection

Spring 2015

ACA's Insurance Marketplace Passes One-Year Anniversary Milestone

The Affordable Care Act's (ACA) Insurance Marketplace (also called an exchange) has just passed its one-year anniversary – allowing individuals to shop for and purchase (at a federally-subsidized cost if they are qualified) health insurance in the Marketplace set up in each state. With one year's experience behind us, what can be said about the need, going forward, for free clinics like ours?

You may not be aware – even though the ACA made health insurance affordable for many – a significant number of individuals remain uninsured post-ACA. In Wisconsin alone, the Robert Wood Johnson Foundation estimates that number to be at least 220,000 persons. Closer to home, in Waukesha County, LAFC's coverage area, there are estimated to be still more than 8,000 uninsured persons.

Who exactly are the people that remain uninsured? The long list includes people who:

- Missed the ACA open enrollment period
- Find insurance unaffordable – even with a federal subsidy
- Lost their jobs, signed up for COBRA and found it unaffordable
- Are married, but file their taxes separately and are therefore ineligible for subsidies

- Received waivers from the government, exempting them from the ACA's health insurance requirement for hardship reasons
- Waiting for their insurance to become effective
- Are undocumented immigrants who are not eligible to purchase insurance through the ACA Marketplace

The list goes on, but the largest percentage of the remaining uninsured is hard-working folks not offered employer-sponsored affordable insurance who are trying to pay all their bills and keep their heads above water. Many of them – because of their income – don't qualify for subsidies or cost sharing and

simply can't find the means in their budgets to cover their health care premiums and out of pocket costs such as deductibles and co-pays.

Let's look at "John's" experience, for example, a single, self-employed contractor whose \$29,000 annual income sounds like it should be able to cover his health insurance premiums, deductibles, co-pays and medications. In this example (below, provided by the Wisconsin Association of Free and Charitable Clinics), John – with his income at 250 percent of the Federal Poverty Level for a single person – does qualify

(Continued, next page)



Mark Your Calendars

- ✓ **Wednesday, March 18** – Oconomowoc Chamber of Commerce "Business After Hours" – networking, tours, food and beverages – at the Clinic
- ✓ **Saturday, May 29** – Summer Stage Concert, Lapham Peak State Park, benefitting LAFC and Angel's Grace Hospice
- ✓ **Saturday, September 19** – LAFC's 11th Annual Gala, Olympia Resort

For information on any of these events, contact Megan Welsh at (262) 569-4990; or megan@lakeareafreeclinic.org.

Have a Charitable Gift Looking for a Home?



Your gifts (birthdays, anniversaries, memorials, planned giving) are always welcome

www.lakeareafreeclinic.org

MAGI Annual Salary (250% FPL Single)\$29,000

LESS EXPENSES:

Income Tax 20% (federal & state).....	(\$5,800)
401K /Savings Account (3%)	(\$870)
Rent/Home/Car Insurance premiums.....	(\$1,200)
Life Insurance Premium.....	(\$300)
Gas including To/From Work.....	(\$2,880)
Car payment and/or Maintenance.....	(\$1,200)
Food & Household Items.....	(\$6,000)
Rent or Mortgage.....	(\$8,400)
Energy, Water, & Trash.....	(\$2,400)
Cell Phone with Internet	
(looking for work and work related emails/calls)	(\$1,200)
Yearly Entertainment/Netflix/Hulu.....	(\$120)
Funds Available for Health Care	(\$1,370)

LESS HEALTH CARE EXPENSES

Health Insurance Premium (6.8% of income = "affordable")	(\$2,000)
Deductible (no cost-sharing as above 250% of FPL)	(\$2,500)
Medications (2 per month @ \$30 each).....	(\$720)
Dental Insurance Premium	(\$1,200)
Debt with Health Care Coverage	(\$7,790)



Former Patient Shares Good News

Some stories are just too good to keep to ourselves. Pam's is one of them.

"In 2008, I was diagnosed with Adult Onset Type 2 Diabetes. After being laid off in 2012, I moved to Waukesha to be closer to my daughter and her family and in fact lived with them for the six months it took for me to find a job and be able to afford a place of my own.

Medical bills, however, were an unwelcome burden as I couldn't afford the insurance offered through work, much less the deductible. My daughter is a social worker, and through her resources, I learned about the Lake Area Free Clinic and its great reputation for caring for diabetics.

I'm a proud person and it was difficult for me to swallow my pride and accept the free help the Clinic offered. I wasn't sure how I'd be greeted or treated. It was such a relief to find that no one ever looked down on me or my situation. Everyone – from the front desk to the nurses to the diabetic educator and nutritionist to Heather [dedicated nurse practitioner who runs the Diabetic Clinic] were outstanding and supportive.

The group sessions were invaluable in helping me learn more about diabetes and how to manage and control my blood sugars. And through the efforts of the entire Diabetic Clinic team, I was able to reduce my A1C to a more acceptable level. I even received a free dental exam [L AFC does not offer dental care, but provides referrals to dental providers willing to see our patients at no or low cost] that put me on the right track to oral health.

ACA's Insurance Marketplace Passes One-Year Milestone

(Continued from front page)

for a federal subsidy to help with his premium, but does not qualify for cost sharing (a discount on out-of-pocket costs like deductibles and co-pays) through the Marketplace, the FoodShare program or many other income-based programs. When considering his annual expenses, John finds himself with a negative cash flow available for health care.

Over time, I was able to afford the insurance offered by my employer and, while I now have a doctor affiliated with ProHealth Care at the Hartland clinic, I'll never forget the kindness and support of the Lake Area Free Clinic. I hope someday I can somehow repay their kindness.

God bless all of those at the Clinic who so generously share their time and talent!"

There is no question that the need for free clinics continues and that donor support is as critical as ever – evidenced by the more than 4,000 patient visits and 1,022 individual patients we saw last year. The Clinic also provides valuable support and assistance for patients evaluating their options under the ACA – even offering help with purchasing insurance through the ACA Marketplace if they are eligible. Indeed, the need continues.

L AFC Board Commissions Pilot Project to Determine Non-Affordability "Tipping Point"

Eligibility requirements expanded

Also a result of the board's retreat, patient eligibility requirements were expanded to include patients with household incomes up to 250 percent (formerly 200 percent) of the Federal Poverty Level to better capture those not eligible for cost sharing under ACA.

Do you know of anyone struggling to meet their health care needs who meets our criteria?:

- Is uninsured;
- Resides in Waukesha County (or greater Oconomowoc Area School District); and
- Has a household income of 250 percent or less of the Federal Poverty Level

Please let them know about us. We are here to serve.

We've all heard about the Affordable Care Act, but we're learning that "affordable" can be a relative term. As a follow-up to its strategic planning retreat last fall, the board recommended a task force to initiate a pilot program to:

- 1) Define "affordable" in the context of health care;
- 2) Determine the "unaffordable tipping point"; and
- 3) Having defined "affordable," work with the Wisconsin Association of Free and Charitable Clinics to influence health care legislation.

Working with a random sample of current patients and now-qualified ACA-insured past patients, the task force plans to conduct in-depth interviews and follow the experience of some 40+ individuals to determine more than anecdotal evidence of "non-affordability" over the next eight months. Study results will be used to reconsider patient eligibility criteria and also shared with Wisconsin lawmakers to, hopefully, affect appropriate legislation.

Clinic Receives Donation on Behalf of Infrastructure Achievement Award



L AFC was grateful to accept a \$1,000 monetary donation from the City of Oconomowoc on behalf of the Infrastructure Achievement Award presented to the City by Ruekert & Mielke, Inc. in February. Pictured (l-r) are L AFC Executive Director Mary Reich, Ruekert-Mielke President and CEO William Mielke and Mayor Jim Daley.

L AFC Memorializes Dr. Ken Johnson

Dr. Ken Johnson, an original board member and dedicated supporter of the Clinic, sadly passed away last October. Dr. Johnson contributed greatly to the Clinic, serving initially on the pharmacy committee, acquiring and installing the Clinic's computers and obtaining drug samples for use with patients. He also set up malpractice coverage for volunteer providers, served on the clinical operations committee and was chairman of the board from 2002 through 2004.

Because of his passion for the Clinic, the Johnson family and L AFC board and staff worked together to find a way to remember and honor him. The Kenneth O. Johnson Patient Care Wing was dedicated in December.

» Pictured are members of the Johnson family in front of Dr. Johnson's photo in the newly dedicated patient care wing in his name.



Why Do You Support L AFC?

We asked that question in our last newsletter and Cathy Mentzer let us know. For her reply, the public relations and marketing committee made a \$25 gift in her name to the Clinic. Here's what she had to say: "I started volunteering at L AFC when working at Snyder Insurance as part of my community service commitment. I wanted to donate my time to an organization that was helping people who most need the help. I was so surprised to find that there are people in our community who don't know if they can afford their next meal, and certainly can't afford the high cost of health care. L AFC comes to their aid by providing free care to these people, with doctors and nurses who volunteer their time to care for them. My part, data entry, seems very insignificant compared to the health care providers who donate hours of their valuable time, but I feel privileged to be part of this worthy service. Although I no longer work for Snyder Insurance, I continue to volunteer, just because the need is there."

So, the offer still stands . . . let us know why you support the Clinic and we'll make a \$25 donation in your name. Address your reply to megan@lakeareafreeclinic.org. And please let us know if there's a subject you'd like covered in this publication.