

Helping you and your family.

EXHIBIT I-1 Health Care

Document consists of 2 pages.

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ACCESSHEALTH

AccessHealth is a program which provides links to reduced medical fees for the working uninsured of our community. It is supported by the generosity of physician's practices, pharmacies, medical labs, imaging centers, hospitals and other health care providers. Additional support comes from community and government patrons. There is no fee for clients to use AccessHealth.

SAVINGS FOR THE UNINSURED

The AccessHealth program pilot began in 2004 serving 500 area residents. Since that time, 4300 families have been assisted by the AccessHealth staff. Within those families, AccessHealth has provided linkage to health care services to over 4,000 women, men and children in Southern Nevada at significantly reduced fees offered by our network of participating health care providers. A recent study of AccessHealth clients shows an average savings of \$543 in medical care per person per incident. The study suggests that there has been a savings to Clark County residents of nearly \$2,000,000 in out-of-pocket medical expenses since inception of the program. Additionally, there is evidence that the AccessHealth program has reduced use of area emergency rooms to a savings of millions of dollars in uncompensated care.

OUR VISION

With proper financial support, it is the goal for the AccessHealth program to serve over 12,000 persons by 2010. That would result in a savings to clients of over \$7,000,000 and many millions to the local health care system. Beyond this level one impact, it can be reasoned that the program can produce a savings in the hundreds of millions of dollars in job retention and less work-days missed. For children, the potential in reduced school absenteeism and increased classroom productivity is almost immeasurable for our community's future.

FEATURE STORY

John Hawkins has lived in Southern Nevada for 15 years. He is the owner of a small auto repair company in North Las Vegas. His business employs three other persons. Health insurance premiums for them would cost nearly \$3,000 per month. While the business has been successful, the premiums are more than his company can afford. 90% of all businesses in Nevada employ less than 50 persons. With the faltering economy in our state, small businesses either cannot afford to offer health insurance or are cutting that expense as they must make the hard choice between retaining employees and offering this benefit.



The family name & picture have been changed to protect medical privacy.

John and his wife, Maya, have raised four wonderful children. Maya is employed at a department store which offers health insurance to their employees but the \$800 monthly premium for Maya has been outside the reach of the family budget. Their oldest daughter, Sara, participates in high school sports and accesses a sports related health insurance policy through the school for athletics. The three younger children have no insurance.

Five years ago, the Hawkins family had saved enough money to make a small down payment and were able to obtain a variable rate mortgage to buy a home in suburban Clark County. Today, their mortgage payments have nearly doubled and it takes a substantial part of their combined income to make the payments. They fear daily losing their home. Clark County leads the country in home foreclosures and has seen nearly a 20% decrease in home values in the past year. The Hawkins now owe more than they can sell their home for.

In 2004, John survived a stroke that caused him to lose his capacity to speak for a few days and continues to suffer complications. While he was able to retain his business, his ability to work long hours to expand the business has been severely curtailed. It took most of the meager family savings to pay for John's medical care. There are few funds left to assist John with the continued care he needs to improve his health. Recently Maya discovered a lump in her breast. She had never had a mammogram and like most Mom's and caregivers, her care came last. Ben had developed several tooth cavities and was experiencing considerable pain. His teacher sent him to the school nurse who recommended that Ben see a dentist. Ben was having difficulty with school because of the constant pain. Maya took Ben to a dentist and he received some treatment for the pain and two fillings.

The dentist suggested that Ben would need more oral health care to keep from having additional problems. While Maya was able to pay for the dentist visit, it was clear that there was no money to complete the treatment.

Maya was told by a friend about a special program that assisted working uninsured families with medical bills by connecting them with doctors and dentists who would provide care at reduced rates. Maya called the AccessHealth office for help. She explained her family's medical issues and was invited into the office to fill out some simple paperwork and received a card that would link her to medical providers. She was told that there was no cost for this service because it was paid for by various government and private donors. She would, however, have to pay cash for any medical services at the reduced rates.

The friendly staff at *AccessHealth* connected Maya with a dentist for Ben and he began receiving a full dental treatment regimen including braces for less than Maya had paid for the original dental visit.

An appointment was made for Maya for a mammogram and an OB/GYN. She paid cash for the doctor visit at a deeply reduced rate. The results of the mammogram dictated several follow up visits with an endocrinologist and a biopsy at an outpatient surgery center. With both, the cash price was something Maya could pay.

AccessHealth make an appointment for a CT scan and an MRI at an affordable price for John. The results came back negative for on-going damage but it was recommended that John receive scans at a regular interval. As with the other services, the Hawkins family was able to afford these tests.

Today, Ben has completed his dental treatments and is doing well in school. Maya is cancer free and receives regular check-ups from her doctor. John feels well and is able to continue working.

There are over 250,000 uninsured people living in the Las Vegas valley. Each has a different medical story but all have one thing in common:

the lack of financial resources to afford health insurance premiums and a limited income to pay the escalating cost of medical services.

When John suffered his stroke, his only option was to visit the emergency room at the county hospital. He was only able to pay a small portion of that hospital bill. Studies show that hospitals lose nearly \$300 a person in uncollected ER room costs. That amounts to over \$13,000,000 per year in losses.

All clients of AccessHealth are given a medical "home" to manage their care. Often that is one of our high quality community health centers.



Over 120 health care providers offer significantly reduced medical fees to the uninsured clients of the AccessHealth Program. These providers include primary care, specialty care, oral health, radiology, diagnostics, hospitals, surgery centers and pharmaceuticals. We thank you!

AccessHealth services are free. This is NOT an insurance company, but a non-profit community service which links you to a network of generous health care providers offering our clients significantly reduced fees for medical care. Our clients who are paying "out of Pocket" for their care, save money and receive assistance from our team of case managers and referral specialists.



EXPANDING CARE. KEEPING IT SIMPLE.

To learn more about *AccessHealth*, please visit our website
<http://www.gbpc.org/accesshealth>
or call 702 430-3580

AccessHealth is a program managed by **Great Basin Primary Care Association**, a non-profit 501(c)(3) community based organization.