

CareSource Insight Healthcare

CareSource CEO Urges Immediate Action to Cover Growing Uninsured Population

She is seated next to you at church. He's in line behind you at the grocery store. She's the talented singer you heard Saturday night. It is likely you know someone today who is uninsured, given that one out of every seven American citizens lacks health coverage.

Pamela Morris, President and CEO of CareSource, Ohio's largest Medicaid managed care company, is urging that we must act now to reduce the growing numbers of uninsured Ohioans.

"Providing our uninsured friends and neighbors with affordable healthcare is something we can accomplish right now using the infrastructure we have in our community," Morris said.

With economic indicators worsening and unemployment rates increasing, the number of uninsured Americans is swiftly escalating. Experts say the situation has reached an urgent level, and warn that time has run out for commiserating over the possible solutions.

By making the most of the local healthcare network, Morris believes the CareSource model can work immediately if basic coverage is expanded.

Morris' ability to recognize an opportunity is well known in Ohio. Nearly 20 years ago, she established CareSource in Dayton with the notion that they could stretch the state's Medicaid dollars more effectively using a managed-care model of healthcare. Since that time, CareSource has grown to be one of the largest Medicaid managed-care companies in the nation.

Working with key legislators, over time Morris convinced state officials to require the majority of Medicaid consumers to enroll in a managed care plan. This mandate has saved the state millions of dollars while also improving access and clinical outcomes.

Surprisingly, more than 82% of America's 47 million uninsured citizens are in working families, yet struggle to afford the increasing cost of health insurance premiums offered by their employers. The uninsured are often forced to make daunting choices. They shake off a sprained ankle that requires medical attention to pay for groceries. They delay their scheduled mammogram, directing those funds instead to their child's soccer registration fees. Most lack basic prescription coverage. Should serious health problems arise, they head to the area's emergency rooms. Unfortunately, hospitals end up paying the bill for unreimbursed care, which is passed on to those that are insured in the form of higher health care premiums.

Undeniably the healthcare system is burdened, which eventually increases the cost of healthcare for all of us. Qualifying more people for basic healthcare using managed-care models can save all of us money, said Morris.

CareSource's successful model uses case managers who promote preventive and primary care services, while guiding the use of more expensive inpatient and emergency care. Morris says that established infrastructure will be critical to the success of any plan to cover the uninsured.

Though there is no national consensus for solutions, local communities, like Dayton, are proving to be the innovators.

The area's public and private health leaders have been working together on Montgomery County's Safety Net Task Force evaluating ways to provide healthcare for some of the county's 60,000 uninsured residents. Their efforts are well-timed. Governor Strickland and other public officials are committed to moving forward with solutions.

All agree that covering more people will have to be a community effort requiring funding not yet earmarked for this effort. Financing from all levels of government must be found, as well as private donations. That is why covering the uninsured population will have to begin modestly, said Morris. Anywhere from 2,000 to 10,000 could initially be covered in Montgomery County.

"With a few successes under our belt, the community can begin to leverage assets to secure continued local, state and federal funding for this initiative," she said.

Officials say this healthcare will not be completely free to those who qualify.

"Casting a wider net to cover more people will not mean that this program is free. There will be co-payments and some will pay premiums," Morris said.

To keep those expenses as low as possible, CareSource, a non-profit health plan, will leverage its low administrative cost structure to administer the plan. CareSource's mission, which they call their "heartbeat", is to make a difference in the lives of underserved people by improving their healthcare. By adhering to that mission, Morris has become a voice for those who do not have one. With that responsibility, comes urging immediate action to cover the uninsured.

"There is a potent business case for acting on this right now, though truth be told, it's simply the right thing to do," Morris said.

About CareSource

CareSource is a nonprofit health plan with plans in Ohio and Michigan. The company is founded on the principles of quality and service, delivered with compassion and a thorough understanding of the Medicaid consumer. By staying true to its mission of making a difference in the lives of underserved people by improving their health care, CareSource has become one of the largest and fastest growing Medicaid managed care plans in the nation.

In Ohio, CareSource currently serves more than 554,000 Medicaid consumers. In Michigan, the plan serves more than 51,000 Medicaid consumers. With a strong focus on preventative care, CareSource utilizes a continuum of care model that provides case management services to members at all stages of health and illness. For more information about CareSource, visit www.csmg-online.com.