

Story Gathering Events

- Immediate issues
- Long term issues

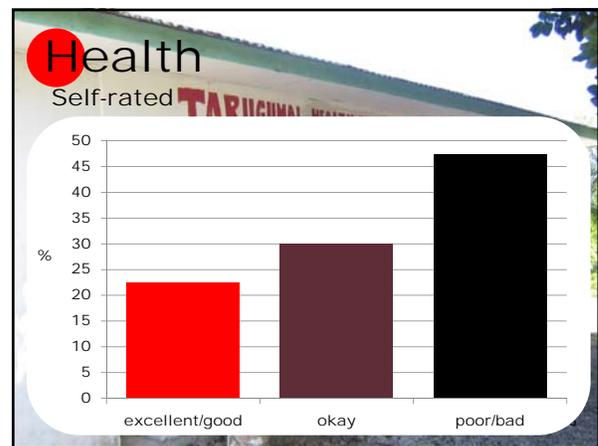


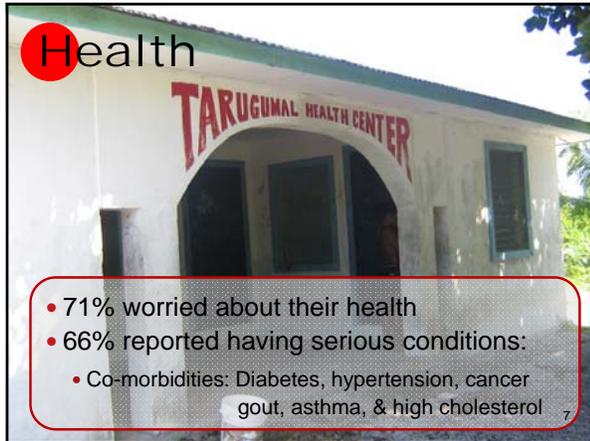
Questions

- How is the process going?
- Is it affecting people's access?
- How is it affecting their health?

Quick Stats

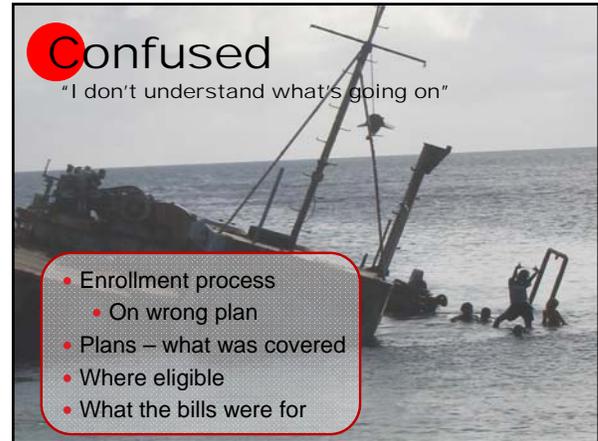
- 50 stories
- 66% women
- 95% had insurance before March 1
- 43% didn't currently have or were unsure
- Those that currently had insurance
 - 50% same as before
 - People are hesitant to see a new provider
 - Trust
 - Language
 - Transportation





Health

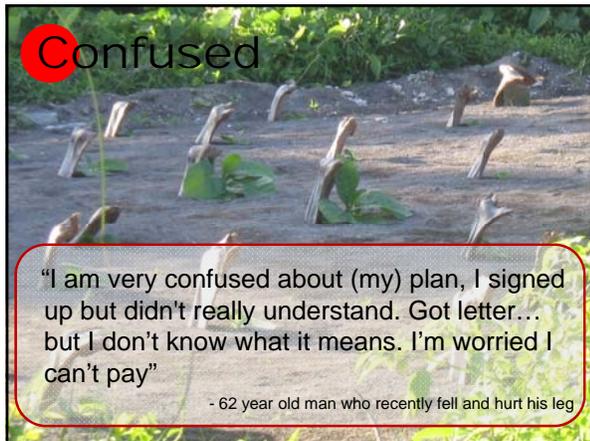
- 71% worried about their health
- 66% reported having serious conditions:
 - Co-morbidities: Diabetes, hypertension, cancer, gout, asthma, & high cholesterol



Confused

"I don't understand what's going on"

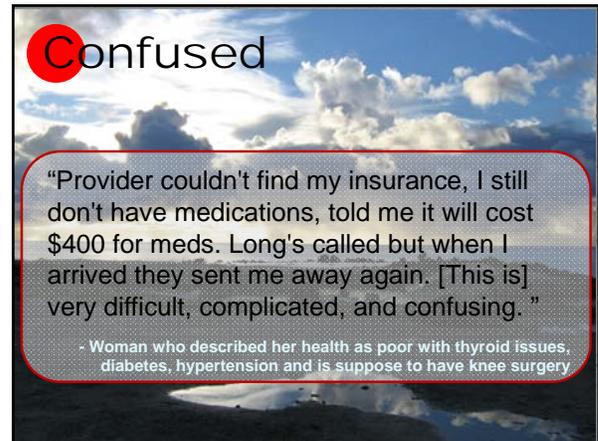
- Enrollment process
 - On wrong plan
- Plans – what was covered
- Where eligible
- What the bills were for



Confused

"I am very confused about (my) plan, I signed up but didn't really understand. Got letter... but I don't know what it means. I'm worried I can't pay"

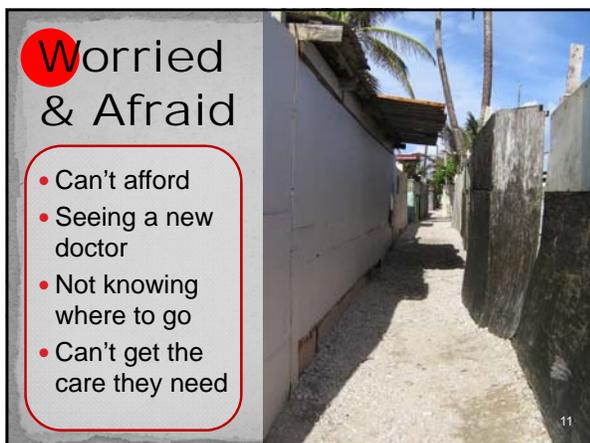
- 62 year old man who recently fell and hurt his leg



Confused

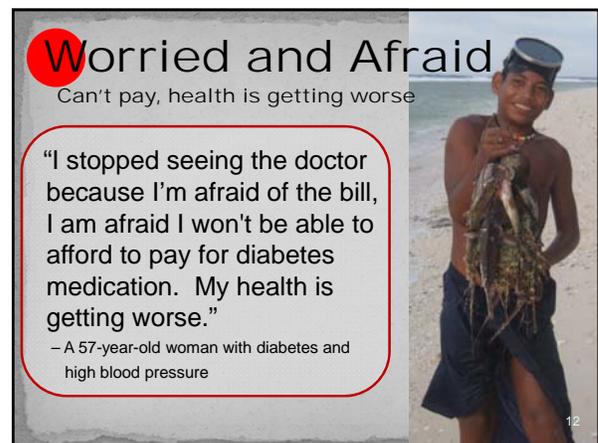
"Provider couldn't find my insurance, I still don't have medications, told me it will cost \$400 for meds. Long's called but when I arrived they sent me away again. [This is] very difficult, complicated, and confusing."

- Woman who described her health as poor with thyroid issues, diabetes, hypertension and is suppose to have knee surgery



Worried & Afraid

- Can't afford
- Seeing a new doctor
- Not knowing where to go
- Can't get the care they need



Worried and Afraid

Can't pay, health is getting worse

"I stopped seeing the doctor because I'm afraid of the bill, I am afraid I won't be able to afford to pay for diabetes medication. My health is getting worse."

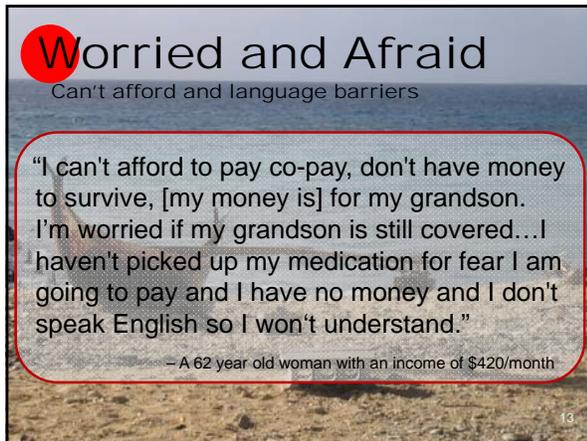
- A 57-year-old woman with diabetes and high blood pressure

Worried and Afraid

Can't afford and language barriers

"I can't afford to pay co-pay, don't have money to survive, [my money is] for my grandson. I'm worried if my grandson is still covered...I haven't picked up my medication for fear I am going to pay and I have no money and I don't speak English so I won't understand."

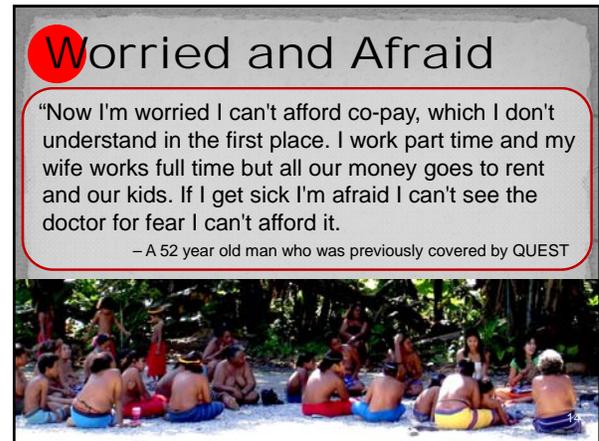
- A 62 year old woman with an income of \$420/month



Worried and Afraid

"Now I'm worried I can't afford co-pay, which I don't understand in the first place. I work part time and my wife works full time but all our money goes to rent and our kids. If I get sick I'm afraid I can't see the doctor for fear I can't afford it."

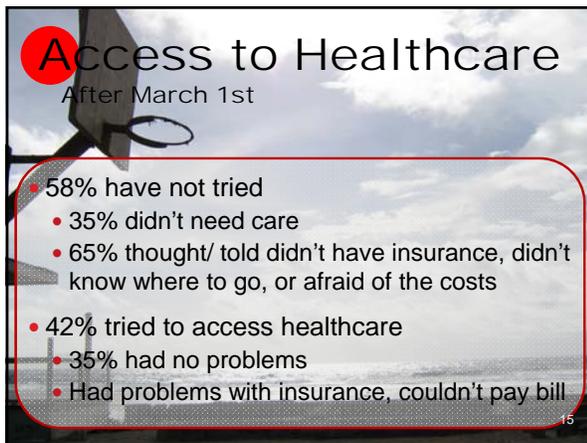
- A 52 year old man who was previously covered by QUEST



Access to Healthcare

After March 1st

- 58% have not tried
 - 35% didn't need care
 - 65% thought/ told didn't have insurance, didn't know where to go, or afraid of the costs
- 42% tried to access healthcare
 - 35% had no problems
 - Had problems with insurance, couldn't pay bill

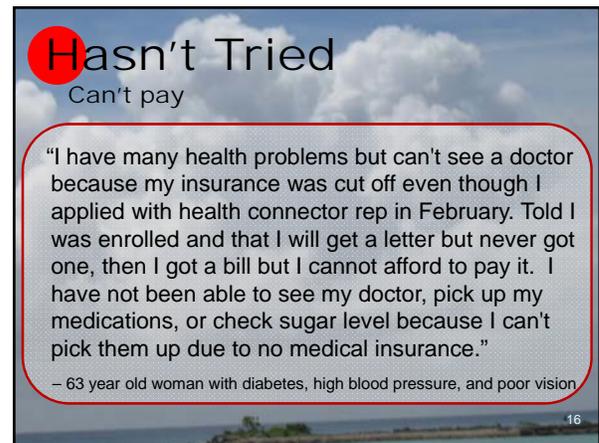


Hasn't Tried

Can't pay

"I have many health problems but can't see a doctor because my insurance was cut off even though I applied with health connector rep in February. Told I was enrolled and that I will get a letter but never got one, then I got a bill but I cannot afford to pay it. I have not been able to see my doctor, pick up my medications, or check sugar level because I can't pick them up due to no medical insurance."

- 63 year old woman with diabetes, high blood pressure, and poor vision

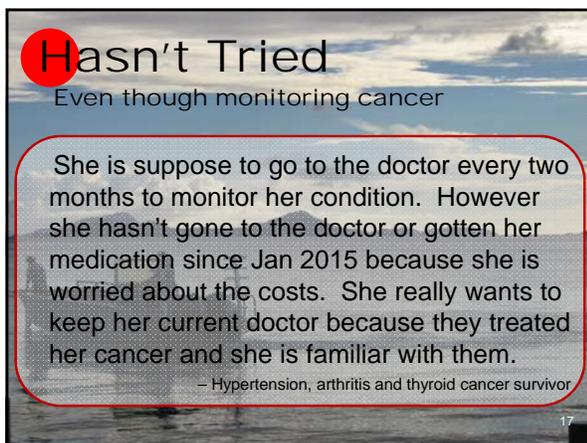


Hasn't Tried

Even though monitoring cancer

She is suppose to go to the doctor every two months to monitor her condition. However she hasn't gone to the doctor or gotten her medication since Jan 2015 because she is worried about the costs. She really wants to keep her current doctor because they treated her cancer and she is familiar with them.

- Hypertension, arthritis and thyroid cancer survivor



Hasn't Tried

Need Medication

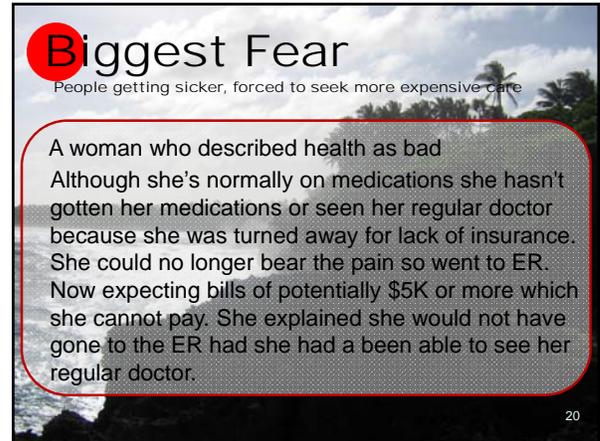
A 62 year old woman with diabetes and one leg amputated hasn't seen a physician because has "no insurance" and so she hasn't taken meds for past month





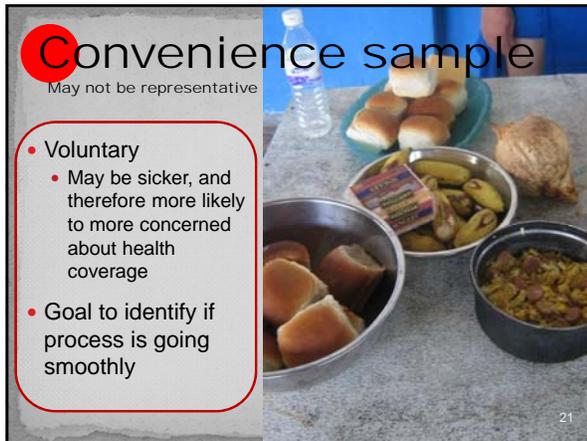
Tried to go
Told didn't have insurance

Tried to go see my regular doctor but provider couldn't find insurance. I didn't have money for copay so I couldn't get my medications.
- 62 year old man who described his health as poor.



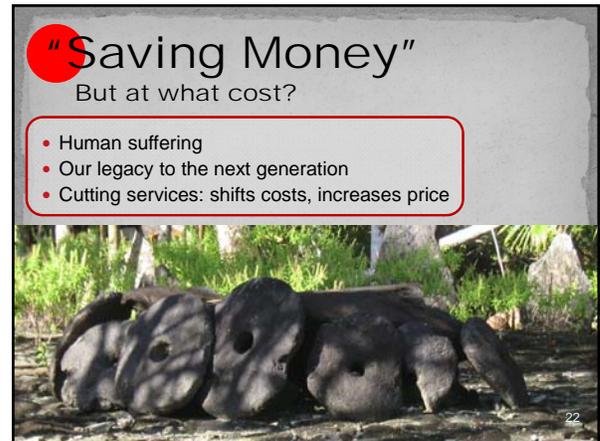
Biggest Fear
People getting sicker, forced to seek more expensive care

A woman who described health as bad
Although she's normally on medications she hasn't gotten her medications or seen her regular doctor because she was turned away for lack of insurance. She could no longer bear the pain so went to ER. Now expecting bills of potentially \$5K or more which she cannot pay. She explained she would not have gone to the ER had she had a been able to see her regular doctor.



Convenience sample
May not be representative

- Voluntary
 - May be sicker, and therefore more likely to more concerned about health coverage
- Goal to identify if process is going smoothly



"Saving Money"
But at what cost?

- Human suffering
- Our legacy to the next generation
- Cutting services: shifts costs, increases price




Everyone's Issue

- But I'm not Micronesian
 - Discrimination is everyone's issue
 - Outsiders who helped them
 - Social Justice
- Everyone at the table:
 - Community, DHS, Health Connector, and you!
 - Using your talents to help figure out how we can adapt to this new situation



Cám ơn
Domo Arigato Gozaimasu
Fa'afetai tele
KHawp jai Bai Bai
kinisau chapur
Maraming salamat
M goi
MAHALO NUI LOA
Malo 'aupito
Muchas gracias
Thank you very much
Xlo xlo