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The Pulse is the newsletter for donors, staff, & those interested in learning more about Shepherd's Clinic & Joy Wellness Center. Contact us at 410.467.7146, or director@shepherdsclinic.org.

Wish List

To help us continue to provide our vital services, we ask that you consider the following "Wish List" items...

- Storage Cabinets (3) – \$750
- Insulin to treat a severe diabetic (30-60 day supply) – \$500
- Yoga Bolsters (10) – \$350
- CD player with ipod dock (2) – \$200
- Test trips for onsite anticoagulation monitoring (1 month supply) – \$200
- Yoga pillows for Yoga Nidra meditation – \$80
- Wall hanging clocks (3) – \$60
- General Office Supplies: envelopes, notepads, appointment cards, copy paper, etc. Small plain post-it notes are especially needed! Cost Varies.

If you would like to help us obtain any of these items, please call Glenda at 410.467.7146. Thank you!!!

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the Pulse

This newsletter is in honor & memory of **Estelle Golish Hackerman** for her years of dedicated service to our behavioral health patients.

In this issue: Enrollment Counselor Perspective, So What Happened?, Message from Glenda, Behavioral Health is Here to Stay, Spring has Arrived, New Zip Codes

Perspective of a Volunteer Enrollment Counselor

Mary, a long-time Baltimore City resident, is single, in her late-fifties, widowed, and earning about \$2,000 a month cleaning bathrooms downtown. She's had no health insurance for the last decade, but she's received medical care when she needed it at free clinics and emergency rooms.

But now it's the era of Obamacare, and Mary hears that she has to buy health insurance. We check her options on Maryland Health Connection, the state's online health insurance exchange:

- the cheapest **bronze plan** is only \$2.20 per month, which will avoid a year-end fine for being uninsured, but it pays for little up until the \$6,000 deductible.
- the **silver plans** cost \$130-\$360 per month with a \$900 annual deductible, but for those she'd have to choose between a health savings account, a limited HMO provider network, a \$40 co-pay, and many other confusing options.

None of it sounds like straightforward "affordable care" to her.

This isn't a story about error messages or frozen screens. Website crashes make news; they don't make history. This is about the real implications of Obamacare; about which ideas work in real life, and which just sound good on paper.

Mary was just one of dozens of low-income residents I met as a health insurance enrollment volunteer in a Baltimore free clinic over the last six months, but she shares the experience of thousands of Marylanders this season. Once the website glitches subsided, the reality set in that even with subsidies, health insurance will remain out of financial reach for many people.

Bronze plans, the plans with the lowest premiums but highest deductible, leave the consumer to pay about 40 percent of medical costs out of pocket, whereas silver plans leave the consumer responsible for 30 percent of costs. The costs of these insurance plans leave low-income people with chronic illnesses

particularly vulnerable. Despite caps on spending and federal subsidies, patients with chronic illnesses who purchase bronze and silver plans are still highly likely to hit their out-of-pocket maximum, which for 2014 is a whopping \$6,350—and monthly insurance premiums *are not included* in the out-of-pocket maximum!

The median household income in the catchment area of the free clinic I volunteered with is \$37,142. And likewise the majority of the clinic's patients suffer from chronic diseases, such as diabetes and hypertension. For a population that struggles on a daily basis to pay for food and rent, something has to give. Unfortunately, these healthcare costs may continue to deter many low-income people from seeking medical care even though they have coverage.

Millions of people who are currently uninsured will remain so not only in 2014 but for years to come and millions more will move from uninsured to underinsured status. And so for the foreseeable future, places like Shepherd's Clinic where I volunteered, will continue to be relied on. Where will those who can no longer afford their monthly premium go for medical care once their insurance lapses? What will happen to those who are not exchange eligible? The latest projections from the Congressional Budget Office estimate that 31 million people will be uninsured 10 years from now when ACA is in full effect. They can't go without care. ERs are the least affordable options in the healthcare system. There will always be a place for safety net providers like Shepherd's Clinic in healthcare.

~ Max Romano

Max Romano is a medical student and public health student at Johns Hopkins University, and a volunteer at Shepherd's Clinic. The opinions expressed herein do not represent the views of Johns Hopkins University. ■

So What Happened? National, State, and Local-level ACA Experiences

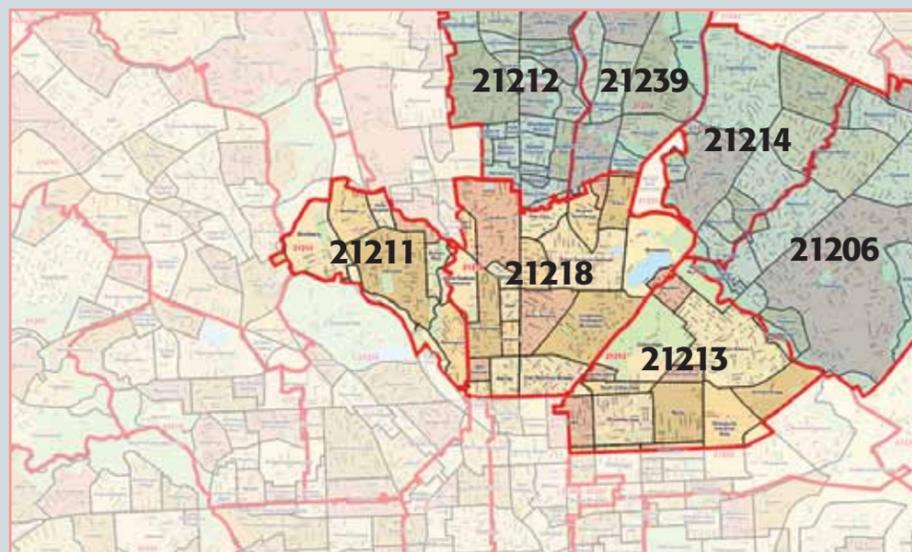
Health insurance is a good thing and we are thrilled at the prospect of having fewer uninsured in our communities. Millions of Americans across the country are benefiting from the stronger coverage and consumer protections made possible by the Affordable Care Act (ACA). ACA also promises to bring access to quality, affordable care, comprehensive coverage, free preventive services, and fewer avoidable hospital readmissions—and with the exception of substance use treatment disorder and maternity/newborn care—Shepherd's Clinic has been providing these healthcare options right here in Baltimore City since the 90s.

Shepherd's Clinic has made every effort to support health reform by providing enrollment assistance through an on-site navigator from HealthCare Access Maryland, our own volunteer insurance counselor team, healthcare seminars, mass mailings and phone calls. As a result, roughly half of the clinic's active patients—those seen within the past year—have become insured. With Medicaid eligibility expanding to include low-income adults up to 133 percent of the federal poverty level, the majority of Shepherd's Clinic patients who transitioned to coverage did so due to this Medicaid expansion. Statewide enrollment figures

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Shepherd's Clinic open to four new ZIP codes!

Great News...Starting immediately, Shepherd's Clinic welcomes new patients in four new zip codes: 21212, 21239, 21214, and 21206. Check the map below to see all seven zip codes in our catchment area.



If you or someone you know lives in one of the above seven zip codes, earns less than 200% of the federal poverty level, and are without insurance or between forms of coverage, please come visit us to learn more about your care options.

A Message From Glenda



Glenda Skuletich

I am deeply honored to write my first newsletter article to you as the Administrative Director of the Shepherd's Clinic and Joy Wellness Center.

Several years ago when I watched a slide show presentation about Shepherd's in a grand rounds meeting, I thought to myself, "Wow this place is too good to be true." The volunteer providers, the bright, clean and welcoming clinic, the Joy Wellness Center, the behavioral health services, the organic garden...all at no cost or for a small donation for uninsured patients who live in the neighborhoods surrounding the clinic.

Needing medical care but not being able to find it, afford it and understand it are unbearable burdens which are woven through the stories patients have told me about their lives before they found us. But over the past several months I have heard more about their fear and confusion surrounding the Affordable Care Act (ACA) and how difficult it is to understand how it applies to them and their individual circumstances.

Thankfully, because of the thoughtful planning of the Shepherd's team several years ago, we had our hybrid model in place and were ready to try and help quell that fear and confusion. In addition to our ongoing volunteer-driven free clinic, Shepherd's Clinic expanded its clinical model to now incorporate a new MedStar-operated fee-for-service clinic, and a new navigation service to help enroll people in health coverage. Thus far during fiscal year 2014, Shepherd's Clinic has had over 6,000 patient visits. Our Behavioral Health Program (opposite) and Joy Wellness Center (page 3) remain unchanged and are booming! Nearly one-third of our patients visits are for behavioral health or wellness programming.

In terms of our enrollment efforts, we may not have known all the answers or how to forecast the scope and effect of the technical difficulties of the healthcare exchange websites, but we were committed to getting our patients on the path to insurance (see the front page for a recap of our ACA enrollment experience). Whether a patient talked about insurance options with their doctor during their appointment, met with our on-site insurance navigators or asked our office manager, "Miss Karen, do you have time to talk to me?", we worked together with the patients, one by one, through the confusion, frustration and intricacies of insurance. See front page article from Max Romano about his vantage point as a former volunteer insurance counselor.

I'd like to thank you for standing alongside us through this journey of winding twists and turns. It hasn't been simple but it is absolutely worthwhile and the right thing to do. We couldn't do it without the support of our volunteers, staff, donors and board. To each of you, I am grateful.

~ Glenda Skuletich, Administrative Director

Behavioral Health is Here to Stay

Life has a way of sending us challenges that we are not always ready or able to deal with. We can find ourselves feeling overwhelmed, down, misunderstood, or alone. Nick Arbon, our Behavioral Health Coordinator recently received the following note from a patient that exhibits, in part, why we do what we do in behavioral health. "I want to thank you for all of your assistance over the past nine months as your care, and that which I received as a whole at Shepherd's Clinic, was outstanding! I am glad that such a place exists for those of us who are not as financially stable as others to assist with our needs."



Shepherd's Clinic and Nick have been very fortunate to work alongside a team of excellent volunteer psychiatrists. Above left: Dr. Martha Haile, Above right: Dr. William Breakey Lower left: Dr. Thomas Lynch, Lower right: Dr. Heather Bruce

As we look toward the future of our behavioral health services, our behavioral health team feels and hears the concerns of our patients about how their mental health care will be affected by the Affordable Care Act. They express feelings of uncertainty in their ability to continue to access mental health care and if that care will still feel as nurturing and personalized as it has in the past. In response to those concerns our behavioral health team would offer this: we remain committed as ever in providing caring, individualized mental health care to our patients with or without insurance, dependent on the availability of our providers, and so long as one's primary health care is provided within the walls of our building.

Part of what adds to the success of our care is its comprehensive and multidisciplinary approach. Due to our providers being in the same building, it is invaluable to have the easy, efficient face-to-face communication of care between our mental health providers and our primary care providers. Our behavioral health treatment team looks forward to continuing their care and adapting and growing as necessary. They find it extremely rewarding to be a part of the healing process, especially when serving patients who have had limited-to-no access to mental health care. Each patient is the expert of their own lives and often holds within themselves answers to their own challenges. And our behavioral health team is committed to working for and with our patients to help overcome the difficulties life presents. ■

Spring has Finally Arrived...

The spring marks new growth for the Joy Wellness Center (JWC) as Shepherd's Clinic changes with new insurance opportunities through the Affordable Care Act and partners with MedStar Adult Medicine Specialists to provide health care for patients.

Since the beginning of the year, the Joy Wellness Center has added new programs to support our patients and is a bustling space for continued integrative health services and curriculum-based educational programs. The *Get Heart Smart* health series is one example of what we are teaching these days, helping patients feel empowered and prepared to manage their risk factors for heart disease. We also offer nutrition lectures that help supplement specific wellness programming such as *Get Heart Smart*. Thanks to our wonderful relationship with Maryland University Integrative Health, nutrition interns from that program facilitate our nutrition lectures and provide one-on-one consultations, education sessions, and monthly newsletters. To our delight, the nutrition interns even prepare meals for some of our nutrition classes. In response to the ever-growing need for diabetes training, we also will be implementing the *Diabetes Conversation Maps* that encourages group discussions and educational support for our patients with diabetes.

The Joy Wellness Center also welcomes Kerry S. Martinez, the center's new Program Director. Joining us earlier this year, Kerry comes to Shepherd's by way of MedStar Union Memorial, with 17 years of experience as a Clinical Exercise Physiologist. Her clinical background is in Cardiac Rehabilitation,



Yummy fresh produce from garden.

but she also has a wealth of patient experience with other special populations including cancer, diabetes, weight loss, chronic fatigue, fibromyalgia, chronic pain, depression and anxiety. In her previous role as the Cardiac Educator for the MedStar Heart Network, Kerry taught community classes on heart health and diabetes health. She sees her new position at Joy Wellness Center as a great opportunity to move into a more community-based role—one that is a part of a truly integrative health model. She looks forward to promoting programs currently offered in the Joy Wellness Center and exploring plans to add more.

Speaking of adding new programs, the Joy Wellness Center is thrilled to also offer Yoga Nidra and meditation to continue to relieve stress in our community. The Freedom From Smoking program from American Lung Association is also currently being offered on a quarterly basis, and we have discovered that Yoga Nidra and meditation are two support groups that really help our patients ease into the transition of non-smoking, in addition to their soothing effects on stressful diseases.

Coming this June, JWC will also be launching a robust new exercise program. In partnership with Towson University Exercise Science program, their students will help us deliver exercise programming on a regular basis for patients. Not only will we continue our walks, but hope to add exercise classes that can help aid in disease prevention. The weather has been far too nice not to be outside; it looks like the garden is beginning to wake up. Our spring planting will take place very soon! ■



Joy Wellness Center Yoga Class in Action.

What Happened? continued from page 1

reflect a similar trend as 80 percent of the nearly 329,000 enrollments as of April 14th were Medicaid coverage.

While those newly eligible for Medicaid have had relatively fewer enrollment issues, unfortunately the same cannot be said for our exchange eligible patients. That is to say, the clinic's uninsured patients eligible for qualified health plans (QHP) on the exchange have had mixed results, at best, attempting to get insured. For many, the technology problems with Maryland's exchange website have caused delays, frustration, and confusion in spite of their persistent effort.

Nationally, enrollment in a QHP on the exchange slightly surpassed the Congressional Budget Office's 7M projection. To be exact, of the 22,458,000 individuals eligible to enroll in a QHP, 7,467,900 have done so and paid. While this year's enrollment target was reached, there is still much more work to do. And in Maryland we have even more work to do.

The problems with Maryland's exchange have been widely publicized; Maryland had one of lowest ACA signup rates in the U.S. Despite plans for a massive overhaul of the system for next enrollment, many officials believe Maryland will see a repeat of this year's deficiencies next enrollment period. To put this into perspective, it is estimated that nearly 50,000 uninsured Baltimore City residents were eligible to enroll in a QHP. As of April 18th, only 66,200 of the 330,000 (20 percent) eligible individuals *statewide* had done so.

In our recent March board meeting, we decided unanimously to continue providing care, through next year's enrollment period, to uninsured patients who were eligible for subsidies under ACA but did not get enrolled. Our internal analysis confirms what state-level and national data has suggested for weeks: that a large number of uninsured will remain, at least for another year. We cannot and will not leave them adrift in this new landscape and we remain committed to helping them seek and secure long term coverage. We will use these next months to develop and institute innovative strategies to do so. ■