

# Urgent Rx

## Urgent Rx Prescription Voucher Program 2008 Year End Report

**For 2008 at All Sites:**

Location	Vouchers Issued		Rxs Filled		Cost of Rxs		Average Price/Rx	Average Rxs/Voucher
Convenient Care Center at Ithaca	710	(47%)	1,255	(48%)	\$24,223	(52%)	\$19	1.9
Emergency Department	564	(38%)	1,077	(41%)	\$18,139	(39%)	\$17	2
Inpatient Unit Discharges	29	(2%)	51	(2%)	\$939	(2%)	\$18	1.7
Ithaca Free Clinic	192	(13%)	223	(9%)	\$3,393	(7%)	\$15	1.1
<b>2008 Totals/Averages</b>	<b>1,495</b>	<b>100%</b>	<b>2,606</b>	<b>100%</b>	<b>\$46,694</b>	<b>100%</b>	<b>\$18</b>	<b>1.7</b>
<b>2007 Totals/Averages</b>								
	1,015		1,825		\$31,565		\$17	1.8
<b>2006* Totals/Averages</b>								
	639		1,127		\$18,707		\$17	1.8
<b>Program to Date Totals (Jan 2006 – Dec 2008)</b>								
	3,149		5,558		\$96,966		\$17	1.8

\* Inpatient Units and Ithaca Free Clinic not yet added in 2006

### Cost Breakdown:

	Total Rxs for all 4 sites	# Rxs \$0-10		# Rxs \$10-20		# Rxs \$20-40		# Rxs \$40-60		# Rxs \$60+	
			%		%		%		%		%
<b>2008 TOTALS</b>	<b>2,606</b>	<b>1,247</b>	<b>48%</b>	<b>601</b>	<b>23%</b>	<b>504</b>	<b>19%</b>	<b>90</b>	<b>4%</b>	<b>164</b>	<b>6%</b>

### Days to Fill:

	Filled same day	Next Day	2+ Days later
<b>2008</b>	<b>1,874 (72%)</b>	<b>568 (22%)</b>	<b>164 (6%)</b>

## FOLLOW-UP with Urgent Rx Clients in 2008:

	Vouchers Issued	Completed Follow-up Calls*	Asked if Employed	Responded YES, Employed	Asked Type of Employment	Responded Full-Time	Responded Self-Employed	Responded Part-Time/Temp/Seasonal
2008	1,495	769 (51%)	532 of 769 surveyed (69%)	396 of 532 asked if employed (74%)	217 of 396 employed (55%)	60 (28%)	67 (31%)	90 (41%)

\* All Urgent Rx recipients, whether reached by phone or not, are mailed a letter and a packet of materials about State health insurance programs and other health care programs and services.

58 Urgent Rx clients were referred to the **Prescription Meds Access Program (PMAP)** at the Human Services Coalition in the 2008.

## Quotes and Anecdotes from Follow-Up Calls with Clients in 2008

### Barriers to State Programs

He is self-employed, and his wife works part-time for a school district. Since in New York State no employee of a school district may be covered by Family Health Plus, they are not eligible for that State program (although they are income-eligible<sup>1</sup>). She can buy into the insurance plan from the school district, but it is too expensive for them on their incomes. Her husband could purchase Healthy New York coverage as a self-employed person, but those premiums are too expensive as well<sup>2</sup>.

“We are really struggling.”

She works part-time and lives with her mother to save on housing costs. Although she is income-eligible, she was denied Medicaid and Family Health Plus<sup>1</sup> because she is under 21 and lives with a parent. Her mother also has no health insurance.

His job is seasonal, so his family qualifies for Medicaid<sup>3</sup> in the winter months when he is laid off, but their coverage is dropped in the summer – so they go half of every year without insurance. He can get coverage through his employer in the summer, but it covers very little and doesn't seem worth the cost.

Her employer offers health insurance, but she cannot afford it. She makes over the Family Health Plus limit<sup>1</sup>, and is ineligible for Healthy New York because her employer offers a plan<sup>4</sup>.

He is disabled, and beginning to receive disability payments. Those payments put him over the income limit for Family Health Plus. There is a two-year waiting period after being granted disability before a person can be eligible for Medicare coverage. He is not eligible for Healthy New York because he is not working, because he is disabled. There is no insurance option for him other than purchasing private insurance, which is impossible on his disability income<sup>5</sup>.

1. The income cut-off for Family Health Plus is \$14,000/ year for a childless couple, (\$10,400 for a single person)

2. Healthy NY monthly premiums in Tompkins County range from \$388-558/mo. for a two-person plan

3. The income cut-off for Medicaid is \$16,700/year for a family of 4

4. Healthy New York is subsidized health insurance for working New Yorkers who work for an employer who does not offer health insurance, or who are self-employed.

5. Private insurance premiums in Tompkins County are between \$900-1,200 per month (Excellus BCBS, MVP Health Plan)

## **Urgent Rx Follow Up Increases Awareness of State Programs**

She had Medicaid coverage for her son through his first year (MOMS program), but now he is over one year and without health insurance. She didn't know how to apply for Medicaid or Child Health Plus; explained and let her know how she could apply.

She does not qualify for Family Health Plus, and so assumed that her son did not qualify for anything either. She also has a few long-term prescription needs. I explained to her about Child Health Plus, and its recent expansion<sup>2</sup>. I was also able to tell her about some low-cost generic drug programs for her ongoing medicines.

He is self-employed. He didn't know about State program options. I told him about Family Health Plus and Healthy New York; he said it sounded like he would qualify for one of them.

She is new to New York State and has a part time job, with no benefits, at a college. She is looking for another job, but didn't know what State options existed for health insurance. In talking with her, we determined that she would most likely qualify for Family Health Plus<sup>3</sup>. I gave her the number of a facilitated enroller for help applying.

He manages a winery, and makes over the Family Health Plus limit<sup>3</sup>, and didn't know about Healthy New York. He said he would be eligible, and that the premiums sounded affordable enough. He said he would appreciate the information.

She and her husband are self-employed. Two of their children are in college, and one 15-year old son still lives in the home. Their son was dropped from Medicaid because the family was no longer income-eligible as a household of three<sup>5</sup>. She did not think that he qualified for anything, but I explained Child Health Plus and that he would certainly qualify for low-cost coverage. We also discussed Healthy New York as a possibility for she and her husband.

1. Healthy NY is lower-cost health insurance for working New Yorkers under 250% of Federal Poverty Level (\$26,004 for an individual).

2. In 2008 Child Health Plus expanded to offer lower-cost health insurance for kids in families up to 400% of the FPL (\$84,804 for a family of 4).

3. The income cut-off for Family Health Plus is \$10,400 for a single person.

5. The income cut-off for children's Medicaid is \$17,604/year for a family of 3.

## **Underemployment & Repercussions for Health Insurance**

He has two part-time jobs, and neither offer health insurance for part-time employees. He earns over the limit for Family Health Plus<sup>1</sup>, and Healthy New York is too expensive on his income<sup>2</sup>.

She goes to school part-time and also works at a temp agency. There is no health insurance available through the agency, and she is not eligible for school health insurance. Through temping, she is hoping to get a permanent job eventually that would provide health insurance.

She is looking for full-time work, but only has a job with 20 hours per week right now, and it offers no health insurance. She gets food stamps, but when she applied for Medicaid/Family Health Plus she was denied.

He has a temporary job at a university in building care. They do not offer benefits to temporary employees. He may never be made full-time.

She is applying for jobs. She has sent out 49 applications, and is just hoping to land a job soon, and hopefully one that offers health insurance.

He has a job with the village that is a part-time position, so there are no benefits offered. He earns \$9.50 per hour. He has been working 40 hours per week, but is still considered part-time. He is trying to be made full-time so that he can get benefits. He does not qualify for Family Health Plus, and Healthy New York is too expensive.

1. The income cut-off for Family Health Plus is \$10,400/ year for a single person.

2. Healthy NY monthly premiums in Tompkins County range from \$172 - \$247 for an individual plan.

For Program to Date – All Sites (January 2006 – December 2008)

**Urgent Rx Client AGES**

Age Group	# of Clients	% of Clients
0-18	236	10 %
19-30	1064	46 %
31-40	468	21%
41-50	303	13%
51-64	209	9 %
65+	26	1 %
<b>Total</b>	<b>2,306</b>	<b>100 %</b>

**REPEAT USERS**

- **1,828 (76%) of Urgent Rx recipients have been one-time users**
- **374 (16%)** have used the program twice since Jan. 2006
- **105 (4%)** three times since Jan. 2006
- **93 (4%)** more than three times since Jan. 2006

**WHERE Urgent Rx clients LIVE\* (by zip code) – for program to date – all sites:**

(\*This data is determined by zip code - and therefore towns of Enfield and Danby are included in the Ithaca number)

- **81% of Urgent Rx clients were from Tompkins County**

TOWN in TC	% of Urgent Rx Clients
Ithaca	46%
Dryden	10%
Newfield	8%
Ulysses	6%
Groton	4%
Caroline	4%
Lansing	3%
<b>Total Tompkins County</b>	<b>81%</b>

- **17% of Urgent Rx clients were from NYS contiguous counties**

COUNTY	% of Urgent Rx Clients
Tioga	5%
Cayuga	4%
Seneca	3%
Schuyler	2%
Cortland	1%
Chemung	1%
<b>Total contiguous counties</b>	<b>16%</b>

- **2% were from NYS non-contiguous counties**
- **1% were from out of state**